A VISION OF LIFE INSURANCE

EMMET C. MAY

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OF LIFE INSURANCE

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BY

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President Peoria Life Insurance Company

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TO

THOSE MEN, THE OFFICERS AND DIRECTORS OF THE PEORIA LIFE, WHO RETAIN WITH ME THE MEMORY OF DAYS FILLED WITH TRIALS AND ANXIETY, BUT WHO WITHAL REMAINED LOYAL AND KEPT THE FAITH, THIS LITTLE VOLUME IS FONDLY DEDICATED.

PREFACE

In presenting this volume to the reader, it is with no thought nor intention that he have a connected explanation of the institution of Life Insurance. This work is not one of continuity, but rather it is merely what its title implies—a Vision of Life Insurance. It is a collection and compilation of addresses and talks given on various occasions that have been rendered suitable to book form. It contains a series of subjects glimpsing intimately into the various phases of insurance from the standpoint of the man in the field. It is imbued more largely with the spirit of the "Peoria Life", and hence is not, in the main, of a general nature.

This work is not a text-book in life insurance; neither is it a course in salesmanship. It does, however, deal with the selling of that commodity. Throughout its chapters there may be found various discussions, beneficial, I sincerely trust, to the man presenting to the public a great and necessary article. If

from the reading of its pages, a State Manager shall glean some new idea of helping his men, or if the sub-agent shall find some little inspiration, then this work shall, indeed, have been one of genuine joy.

EMMET C. MAY.

Peoria, Illinois, December 2, 1921.

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REAPING WHAT YOU SOW IN LIFE INSURANCE

CHAPTER I

Reaping What You Sow in Life Insurance

The person who has built himself up to the position of General or State Agent has gone a long way along life's pathway of success, just as the politician feels that he has made a real accomplishment when he is chosen by popular vote for a great office; or as the financial man is thrilled with success when he finds himself holding the position of President of his bank; or as the ambitious lawyer feels when he has attained a judgeship, just so should the General Agent or the State Agent feel, for indeed his profession is just as great. It places him in as much prominence as either; it gives him authority equal to either and it devolves upon him duties and obligations as great as any profession. Too few of us look with enough seriousness upon the duties and obligations of our positions.

I haven't words at my command to correctly portray the profession of Life Insurance. Every person in the civilized world has within the past three years had visualized to him the great institution of Life Insurance. The banking business had to be established

in the confidence of the public before the money would come out of hiding and find its way to the banks. The time was when it was the exception to place money in a bank. Fear for the safety of the hard earned money was sufficient cause to keep it guarded by one's very person. But the banking business became established so well that never a thought is given today for any sum deposited. Why? Because public confidence is well established in the great Institution of Banking. What makes a bank? Not money! Not financial backing, but a man. It is usually not a group of men but some man, and that man is one who knows the banking business, knows men and human nature, and has come up from the very bottom of the business. Who are our greatest bankers? They are men who stand forth as the best men in the world—Frank Vanderlip, formerly of the National City Bank, the largest bank in the United States—a man who is a prince to know, a self-made man who knows the banking business because he *had* to make a living at it and *had to make good* to do so. Take them all down the line and become intimately acquainted with them. Everyone of them are great men in their simplicity—not wonders—not phenomenons—not geniuses—but hard headed

men who have studied and labored and struggled and dreamed at night, and during the day by their labors have made their dreams come true. The first thing any one of them did was to make himself efficient. He worked himself through each job into the one next above by knowledge, ability and perseverance. He never shirked or failed to take a hand at any task. He learned how. If there was no pathway broken he used his initiative and blazed a trail to results and to success. His fellow worker who was content to plod along in the same groove is still clerking in the bank today.

The first duty of a Life Insurance man in the position of a General or State Agency is to prepare himself for the position. He should realize that he has been assigned an important part in the great drama of life, a part which no one else can play. He has a chance to play a real part and make the whole scheme a success or he can wrap his talents in a napkin and make a failure. He has no right to impose upon his Company by holding such a responsible position without either having the ability when he begins it or acquiring it just as soon thereafter as time will permit. When he takes the position he is then just going into his freshman year in the busi-

ness. It is much more important to him to make the passing grade that first year than it is for the young man in College to make his credits. I say is more important because he has a five-fold duty to perform. His first duty to succeed is to himself, his next is to his family, his next is to his Company, his next is to his policyholders, and last but not least to the public. Any one of them is sufficient to require any man to make his supreme effort.

How then should the General or State Agent prepare himself so that he will render the greatest and highest service and make of himself the biggest success? First he must know the Life Insurance business. I do not mean the technical side of the business. It is not necessary, nor do I think at all essential to success in the field to know the technical or actuarial side of the business. As proof of this we find the most miserable failures in the technical narrow men who are trying to sell by teaching the theory of Life Insurance to their prospects and we see the greatest successes in those men who know the business rather for what it does for humanity. To be sure every man in the business should thoroughly inform himself of it but not necessarily to the point of thoroughness in the technical

side of it. Actuaries must do that in our business. There must be the technical man in all businesses but he is not the salesman. The General or State Agent must know how to do every detail of his Agency. I do not mean he must do them all, but he must know how to do them. Can the Engineer know how to run the locomotive without knowing how to care for every part of it? Every Sub-Agent looks up to the man who is his boss as a man who can and does do things. Few men ever get to the top without knowing the job of every man along the line from the very bottom. I verily believe that more men fail or make small success in General or State Agencies because they will not go among those whom they hire and entrust with the building of the business, touching shoulders and clasping hands with them, and helping them to solve the problems of the business. Too many of them try to give them the absent treatment or carry on a poor correspondence school of building. How many of you would build a home by correspondence? Is an agency any different? Yes. It is of infinitely greater magnitude and importance to you.

You will make a serious mistake if you employ any agent with whom you will not go over his territory and help him in his work.

You are a bigger man than he—you have risen higher. Of you more is expected. You cannot and should not keep away from him. You cannot long get by with excuses for staying away. Every additional excuse proves to your man that you are a counterfeit, that you cannot deliver the goods. Is there any more fascinating or interesting, yes, is there any more profitable thing that any agent can do than to go with a sub-agent and see and know the conditions in his field, know the problems he deals with? Then you know how to handle them. It was a noted characteristic of Frank Vanderlip, while in the National City Bank, that every one of the thousands of employees of that bank took pleasure in going to him with their problems and their suggestions. In helping them work out their problems, he made himself the biggest Banker in the United States. Have you ever thought of your agency work in that light? If Bill Smith has an agency over at Elmwood he gets lonesome for the close personal touch of some one of his firm. He wants to tell some one about his troubles and his successes. When he has done so he feels better and the boss feels better. If he cannot do so maybe he will get sour and going into the wrong attitude will soon get into a rut which will lead him to

failure. Maybe a visit from you would have given him that better understanding and stimulant which would have led him to success.

Another thing when you never see a certain person for months you begin to form your opinions of him by a course of reasoning and on theories. That reasoning is based on records and facts, maybe you have the facts wrong; but the most important element necessary for decision is absent—the person himself—the human element of it. An hour's talk and visit changes that opinion to one of real merit.

First, then the General or State Agent must believe in his Company and his goods so much that his presence and even his letters just ooze over with it all the time. Make that belief engender enthusiasm to such an extent that it is contagious. You have read about the soap salesman who had no help or encouragement from his house. He was given samples and prices and told to go out and sell soap. He failed. He saw other soap salesmen making good and making money but he could not.

This story illustrates the psychology of belief in one's goods:

"Thirty-two years ago I sold soap. I met a man that sold more soap than I did. I asked him, 'How on earth do you sell so much soap?' He said, 'Mac, I will tell you, I eat it up!' 'What do you mean, you eat it up?' He said, 'If you would like to see me eat some of it come out with me tomorrow, and I will show you how I do it.'

"I went out with that young man, and to make a long story short, when he came to the prospect, it was wash-day and he saw a lady put a piece of soap into some nice clear hot water.

"He said, 'Pardon me, is this soap?' The lady answered, 'What did you think it was, black lead?' 'Pardon me, again, but this gentleman with me sells soap. Have you a cake of soap with you, Mac?' I said, 'No, I haven't any of my soap with me, I am not out selling soap.' He said, 'Here's a piece of my soap, will you eat a little of it for the lady?' I said, 'No, I am not eating soap today, you are the man that is going to eat the soap.'

"Then he turned to the lady and pulled out a piece of his soap and said ,'Lady, this soap will not hurt the finest fabric, it will remove lemon juice, fruit stains, dirt, mud, oil, grease, anything that ever was, and it cannot hurt

the finest fabric. I eat it every morning before breakfast like that, lady', and he began to chew it, you know, and swallowed it, looking at the lady all the time.

"Then he said, 'Lady, that's the kind of soap you want, I don't blame this man for not eating his, I wouldn't eat his soap either, but I am not afraid to eat this, for it is chemically pure, it hasn't got a thing in it that will hurt anybody. How much do you want of it? I have only two minutes to talk to you,' and he pulled out his watch. Now that was enthusiasm, I say, that man believed in his product."

It is just as important that the General or State Agent be able to give the sub-agent the belief and enthusiasm which he needs to enable him to make good.

Some thirty years or more ago, an old street fakir, dressed in a tall silk hat and a frock coat, was selling cough drops in the streets of Omaha. With a very hoarse voice he was crying his wares, "Cough Drops! Cough Drops! Ten cents a box! Who will be the next buyer?" Somebody yelled at him from the crowd, "Why in hell don't you take one of them yourself?" The man replied, "Why yes. I didn't think of that. I have been

so busy selling them, that's a good suggestion," and he opened a fresh box, took out a cough drop, threw it in his mouth and began vigorously chewing it. In the next few minutes he had swallowed it, and he at once yelled out, in a very loud voice, without a remnant of hoarseness, "Buy your cough drops now, they are going at ten cents a box. Who is the next one?"

From that moment he proceeded to sell his cough drops because he believed in them; and so it is, a salesman must believe in his product himself. The time has gone by when a man can put over anything in which he does not believe. The buyer watches you, he is alert, he is watching the expression of your eyes and your mouth, and unless you yourself believe in your goods, you cannot hope to convince the buyer.

The scarcest article of material for building an agency is a good salesman. When you find one, take him into your inner circle. Make him welcome. Make him know you are a man. Show him you intend to help him make good. He depends upon you for knowledge and information about your business. Teach him—give him all you have and help him to an early success. That is the object for which you hired him. Not only encour-

age and urge him along but absolutely be his instructor and train him until he is a success. Then you have accomplished something. Until then his blood is upon your hands if he is a failure. Until you contract with a man you are at liberty to size him up and investigate him and wonder about his success, but from the minute you allow him to sign a contract you are thereafter responsible for his success. By contracting with him you decide that he can make good, that he is a man you want associated with you. To fail to help him to your full capacity is treason to your profession. Those who moan about the large number of failures in the Life Agency work are those who do not hold out their hands in a helping way—in a co-operating way. I want to try and impress upon every General and State Agent the value and the absolute necessity of thoroughly training, encouraging, and stimulating your agents after you have employed them. In training and developing your man you must first learn to know him. You must know his nature and along what lines he will develop. Search for the different impressions made upon his mind as a result of what has gone before and impress upon him his own position and his relation to you and to the Life Insurance business—create

the right attitude—teach him the methods of your Agency and of your Company.

If your agents are started in this way you need have no fear for them. They will not all be Members of the Hundred Thousand Club but they will account for the talents which they have—two—five or ten—and you will be happy. Not many of them will measure up to the hundred per cent standard you set. If they do they won't be agents very long—but you should make them sixty per cent at least of the standard you set.

Every man you employ should be taught that he is a part of an organization—your organization—which has a task to perform, not just a task for one man but for all the organization. Teach him the rule that is taught to the Cornell Boat Team—"One for all—all for one." From the first each man in the University Boat Team is made to understand that his independent effort, no matter how extraordinary, does not count, that every position on the crew is just as good, just as dignified and just as honorable as any other. It must be one for all—and that one, the boat. "When the boat wins we win" is the constant thought. If every Manager made that spirit in his organization, how much bigger would be his results? Isn't it worth trying? Let us remem-

ber that the chain is no stronger than its weakest link. If dependence is to be placed upon the chain we must either make each link strong or replace it with a new one.

You must remember that the "training period" is a continual one. You must keep on training because, being human, salesmen keep drifting back into their normal attitude, that is, the rut in which their minds ran prior to their advent in your organization. After a salesman has been in your organization for a time, he gets into a rut in which his mind will run peculiar to your business and its problems.

First of all, the State Manager or General Agent should be a living example of the right attitude of a life insurance man. That right attitude can only be attained by the full knowledge of the business. Correct habits of reading and thinking should be studied and mastered. No life insurance man can be fifty per cent of what he ought to be unless he constantly studies his profession. How is the best way to study the life insurance business? First, the general principles of the business should be mastered. There are two or three good books upon this subject, one is Huebner's "Text-Book on Life Insurance"; another one is "Life Insurance—What it is and What it

Does", by Alexander, and then there are several other books of very great value that the Manager or General Agent should read and understand. There is no Manager or General Agent who is not asked by his sub-agents, "what are the best books for me to read on life insurance?" Can you tell him? If you are not in a position to tell him then you have not risen to the position that you should occupy with your sub-agents. Then there is no man carrying a rate book that should fail to read "The Insurance Salesman," and other periodicals of that character.

Your business is selling. The study of salesmanship should be a continual course with you. There is a magazine published called "Sales Management." It is very fine for anyone to read who deals with the public. There is also another called "Salesmanship," which is very good. The man who thinks about his business and who wants to drive himself ahead and make himself more than the average man, should be thoroughly posted on his profession. The life insurance man should be thoroughly posted on salesmanship, not alone life insurance salesmanship but every other salesmanship that enters into selling. It takes that broad knowledge to be able to deal with humanity in a way that will make

it profitable to you in the life insurance business. Books on psychology will give any salesman ideas that are of great value to him. I do not mean that he should master psychology so far as it deals with the mind, but applied psychology which gives you the right methods and shorter methods and accurate methods of doing things is worth anybody's time and effort in studying.

The time of the salesman who goes out over his territory in a haphazard manner, taking orders from his customers for whatever class of goods he is selling, is past and gone. There are certain classes of goods which it does not take any ability to sell. There are certain staple articles that a grocery man has to carry that if the salesman did not come around he would order by mail because he has to have them to run his store. There is no salesmanship in selling this class of goods. There is no salesmanship in selling to a dry goods store the things that it necessarily has to have in order to operate the store, but it does take ability, it does take judgment, it does take a head to sell life insurance and build up a general agency to success. If it takes study and planning and hard work in order to make success in personal production, it takes comparatively more application of

every one of a person's faculties to be successful in a state management or a general agency because of the very fact that the Manager or General Agent has a two-fold duty to perform. He must make good himself personally in selling. He must be able to teach others how to sell and make of themselves the kind of a success that will brand his agency as successful. Whenever a person has the proper knowledge about his business, when he is well posted on facts which constitute his business and knows how to apply them successfully, he has built up within himself a confidence that will carry him far along the road to success, and self-confidence is just as necessary for success as any other element of a salesman. There is no big result obtained at any time without preparation. There is no person in the life insurance business or any other business who just falls into success. When Webster delivered his great reply to Hayne, he said himself that he had been thirty years in preparation for that speech—thirty years of collecting his thoughts and storing his mind full of the facts touching upon his business. He was a statesman and it was necessary for him to store up his mind with that knowledge which when called upon would brand him

either an ordinary man or an extraordinary man.

To the life insurance agent it is just as important to keep his mind stored full of the things that will make his business great as it is for any other kind of a profession. In other words, the preparation for the accomplishments in the life insurance business must just as surely be made *out of the field* as in any other kind of business. The engineer on the railroad does not defer getting up steam until he is on the track. He does that in the roundhouse and when he is coupled up to the train he is ready to go full speed. With the life insurance Manager and General Agent his life should be one long study and preparation for the great events of his business. If he applies himself and studies in the way that he should, these great events are going to come to him in big results. Instead of wasting the hours that you spend on the trains, around the lobbies of hotels, around the towns and in your home, doing nothing, just for a few months turn that wasted time to the study of life insurance business—to the study of salesmanship—to the study of psychology, and see what you will make of yourself during that short a period. Everything that you learn in your study will associate with it

something that will lead you further on into your business and your study will become not only a pleasure but a fascination which you cannot tear yourself away from. This will make you face the world each day with a confidence in yourself that you are going to meet anything that comes up in your business with credit to yourself and credit to the profession, that you are going to have at your command the proper answer, the proper analysis, and the proper argument to make sales. The knowledge that you are well informed gives you that self-confidence which will make you a leader in your profession. It does not take eloquence to make sales in the life insurance business. Every insurance salesman can make a statement pertaining to life insurance more clearly than the greatest orator in the world because he is not familiar with the facts regarding the business and also because you would clothe your thoughts and your statements in the right kind of language that would carry home and bring results. You do not need the technical knowledge of the life insurance business. You do not need to be actuaries. You do not need to be able to analyze an annual statement. You do not need to be able to tear a premium to pieces and analyze all its contents, but you do need to know

human nature. You do need to know what life insurance does—you do need to know what it will do for the prospect that you expect to sell. By the proper knowledge of your business and by the proper attitude toward it, you cannot help but influence other people in the way that you want to.

The scarcest thing in all the world is a real man—the hardest thing in the world to find is a fully developed human being—a man who has gone down into himself and knows his own possibilities and is applying himself accordingly. There are so many lopsided men —half men—well developed in one phase of their business but woefully deficient in every other. The well developed man is the one who goes the farthest in the race. You can weigh only what you are. We remember the story of the little boy who wanted to weigh more than his playmate. So when he got on the scale he puffed out his cheeks and swelled up like a frog—but he did not weigh any more. The Manager or General Agent of all others must be a man fully developed in all phases of his business, a well informed man. He may get by with his agents a little while, but a few evasive answers, a few sidesteps, and they know him for just what he is. He cannot weigh any more than he is. The head of the

biggest and most profitable agency in the United States is Woods of Pittsburgh. He is a thoroughly informed man. He can go into the field with any sub-agent and help him sell; he can train his sub-agents; he can lecture on any insurance subject; he can and does do anything connected with his agency. That is the secret by which he has made it the greatest agency. He is a thoroughly informed and well-developed man, a success which any Manager may well take as a model.

No matter what the agent may think about his duty and about what he should do in his personal production, the State Manager or General Agent must always think of the constant upbuilding of his business. He must have this uppermost in his mind all the time. When we recognize that to be a fact, the man who enters the life insurance business for his life work should be willing at all times to devote as much effort to developing himself as he would if engaged in any other profession. An attorney or physician cannot progress far or fast on the skill which he acquires only from experience, but he must study and work and keep himself entirely up-to-date all the time. It is no less necessary for the life insurance man to study and fortify himself.

The great inspirational writer, Orison Swett Marden, in his book "Everybody Ahead" has some fine thoughts on the subject:

At country fairs men sometimes enter horses for the races without any special thought, or confidence, of their winning; they just want to see what they will do. They do not exercise or train them down fine, and enter them with a determination to win the prize, as the professional racer does; and, of course, they do not win.

Multitudes of young men enter their vocations in a similar way, without any preparation or any special thought of winning out. They just get a job, perhaps the first that comes along, regardless of whether it fits their particular bent, with a view of changing if they do not happen to like the work, or if it is too difficult. They are the 'floaters' who have no definite goal in view, who do not prepare for their life work, and who never get anywhere. Only the young man who has had a thorough training, who lays a broad and solid foundation for his future career, and who enters the race determined to succeed, can reach the winning post.

There was a time in our early history when some American youths without much education or any special training achieved most remarkable successes, but today competition has become so severe that the chances of success for the uneducated, untrained man or woman are practically nil.

Yet notwithstanding all this, we see people on every hand going into undertakings which require years of the most exacting preparation, discipline

and training, with little education and no training. We see men and women trying to write books, or to correspond for the press, who know little of the structure of language, and are ignorant of the rudiments of grammar, the laws of logic, the principles of rhetoric, or the rules of English composition.

Others are dabbling in art, or studying elocution, music, medicine, oratory, or some other profession, without any stable foundation on which to build. They struggle on without any chance of success, often unable to make even the most precarious living, because they did not prepare for their work. They didn't think it worth while, did not think it necessary to spend years laying foundations underground. They wanted to put in their work where it would count immediately, where people would see it. They were not willing to bury some of the best years of their youth out of sight, in making a base for life's superstructure. When too late, after youth has passed, they awaken to the magnitude of their mistake.

I have known some very pathetic cases of men who, because they did not when young appreciate the importance of an education and a superb training for their careers, found themselves in middle life, goaded on by an ambition which they could not satisfy because they had not had the early training needed as the groundwork of success. They were compelled to go through life doing comparatively little things, continually handicapped by their ignorance, when they had superb native ability had it only been trained.

I knew a judge on the bench who got there

through "pull", who used to study nights, and Sundays and holidays, to make up for his lack of early education. He said he had begun to study law when a youth, and did not think a College course would help him, and now found himself greatly handicapped by the fact that he was not well read, that he knew very little about history, and that his general education was very deficient.

Another man who left school as a boy, after working around at odd jobs for a short time, started out for himself in a little business, but he knew almost nothing of arithmetic, had not the slightest idea how to keep books, and the result was that after losing what little capital he had his business went to pieces. He was plucky, however, and started again; and to make up his deficiencies used to work late at night studying, but he nearly ruined his health, trying to do with great difficulty and pains what he could have done so easily in his youth.

This is a sample of what we see in every department of life. Only a short time ago I met a school teacher, who had managed through influence to get a school in the country, who knew almost nothing about the subjects he had to teach. He told me that he had to work hard nights and Sundays to keep ahead of his pupils.

In this country, as perhaps in no other, young people go into business and professions half prepared. In some countries the domestic servants are trained for their work. Household service is a profession with them. But our young people rush into housekeeping and enter all sorts of occupations

without training, and take their chances of making up for their lacks and deficiencies later.

If we were to examine the men and women in the great failure army of today we should find that most of them never half prepared for their life work.

People who are trying to rear the superstructure of their lives on a foundation of ignorance are in the position of an army that should start out on a campaign without provisions or supplies of any kind, or without being armed.

It has been said that battles are nearly always lost or won before the conflict takes place. The army which has taken pains to fortify every weak point, to equip itself in the most thorough manner for every possible exigency, to make an exhaustive study of the ground on which the battle is to be fought, and to plan beforehand for every emergency that is liable to arise, is the one to which victory is most likely to fall.

The same thorough preparation is necessary for the man who would succeed in the battle of life. He must be fortified at every point by a superb preparation, by the training of every faculty of his being.

I was once in what is called a "rush" town. The place had only a short time before been opened up for settlement, and there had been a grand rush for building sites. Buildings of all sorts had been rushed up in great haste, with very poor foundations. Some of them had no basement or cellar, practically no foundation, the timbers being placed right on the surface of the ground. Of course in a

few years these began to rot, and the superstructures were in a dangerous condition, continually needing patching and propping to keep them from toppling over.

Many people start their careers in a similar way, without any foundation, and sooner or later they come to grief, and then wonder why they have made such a botch of their careers. They lay their failures to hard luck, big trusts, lack of opportunity, and to all sorts of reasons but the right one—lack of preparation.

Every young man who makes himself master of the details of his calling or profession is sure to succeed in time. Nor will he find himself crowded much after the race starts. It is because so few do this that there are so many failures or only near-successes.

"If I were twenty, and had but ten years to live," said a great writer and scholar, "I would spend the first nine years accumulating knowledge and getting ready for the tenth."

If you expect a broad, grand career, lay your foundation accordingly. Be generous with your preparation. Let it be just as solid and substantial and broad as possible. Do not risk your life structure upon a little picayune, insecure foundation. Let everything you do point to a magnificent edifice.

What is the first step to put one's self in a condition of preparedness for life? There is but one answer. To get the broadest possible education. Nothing else will stand you in so good stead as to start on your career with a trained brain, a well-disciplined mind, a well-equipped mentality. Then you are a power wherever you go. It does not mat-

ter what field we consider, intelligence has been the secret of advance. If a little intelligence is good, if a fair education pays, a wider education, a broader culture, will indeed give you at the very outset an incalculable advantage.

If I had to begin my career over again and was offered the choice of capital and no education, or education and no capital, I should unhesitatingly choose the latter. People in every line of endeavor are being constantly surprised by what someone has wrought in the same line through bringing a superior intelligence, a broader education, a finer discipline to bear upon it. Most people look upon this as a happy hit. But it is the luck which comes from a better trained mind, from a larger outlook, more skill, better training, persistent endeavor, and undaunted courage.

FIXING THE SALES TASK

When a State Manager or General Agent has arisen to his position, it is very important for him to realize the task which he has at hand. It is not sufficient for him to receive his contract and sit in his office and wait for business to come to him. This will not develop territory. The man who takes a General Agency or a State Management without a thorough knowledge in his own mind of what the territory ought to produce for his own Company, has not seen the phase of his business in the way that will make of him a

better success. If the territory to be handled is a state then the manager should know all about the state. He should know the population. He should know the general character of the people in the many different localities of the state. He should know the principal industries, manufacturies, and businesses. He should know the wealth of the state in the different localities. He should know what is peculiar to each locality. He should at once inform himself on the different peculiarities so that he will know how to deal with every condition as he meets it. One course will develop one territory but it takes an entirely different one to develop some others. He may not have this knowledge when he takes up the work. That is very likely, but if he has been in the work for one year and then does not have this knowledge, he has not developed himself. He has not taken the interest in his work that he ought to take. If a man in the life insurance business wants to know what the developments are in his territory he can easily find out this data. The Government publishes a great many statistics of this kind and there are many Companies who report data that it is very important for the agent to have at hand. The Harvard Press issues a book called "Business Statistics", which is

fine. The point in this is just this, the agent who goes out to sell to the public wants to put himself as nearly on common ground with his prospect as possible and the more knowledge he has about the prospect's business, the sooner he will get on that common ground. It is not necessary that you have absolute technical knowledge about a man's business to be well informed on it, but if you are talking with a banker you should know something about the banking business in the locality. You should know something about conditions, at least conditions in the state or the county. The life insurance man should inform himself upon these things if he expects to get ahead, especially should the Manager or General Agent, because in dealing with your subagents you will then know something about the conditions that obtain in a territory and you will know at once whether or not they have the right idea of their territory and its value. There is a bigger and better reason why the Manager or General Agent should have this knowledge. He necessarily must have it in order to fix the value of that territory for him and for his agency. Every year when the Company fixes allotments for a state, the element of population, of wealth, of the conditions in that state, enter very largely into

the making up of that quota and then the Agent or Manager who is to produce this result is taken into consideration, too.

Therefore, at the beginning of the year, the Manager or General Agent's first duty is to make a complete survey of his territory. Decide what it is worth to him, how much he can make it produce for him during the calendar year and he should make that decision from an intelligent knowledge of the conditions of his territory. Then he can fix his sales task and that sales task for the year should be as much as he values the territory. If the territory during this year is worth one million dollars to him, he ought to then fix that value upon it and after he has fixed that value he should work out his plans whereby he can realize and make the territory produce for him the value that he has set for it. Too many of our Managers and General Agents lack the knowledge of their territory. Too many argue upon the theory that over in Montgomery county there ought to be produced "quite a big volume of business this year." When it is fixed on that kind of an idea the chances are there will be nothing produced. But if the Manager has said that "Montgomery county must this year produce a quarter of a million of business for me and

I am going to see that it is produced because that county owes it to me", then Montgomery county is going to produce for him as much or more than the task that he has set for it. It is almost as important to fix the sales task in the beginning of an agency and at the beginning of each year as it is to lay definite plans for production. In fact, it is the very foundation of those definite plans which bring results.

SELECTION OF SALESMEN

Where shall we get our salesmen? Where shall we get our sub-agents? This is the question that is first in the mind of every State Manager and every General Agent. This is a most interesting subject. The history of this subject as it works out in the different agencies is a still more interesting subject. We see one Manager or General Agent contracting with as many men as he can take care of and just as fast as he can get to them, giving them the proper time and educating and making them successes in the business. We see other managers plodding along year in and year out, never adding a full time man to their forces. What is the reason? Sometimes it is one thing, sometimes another. Very often it is a lack of energy—a lack of

work. The Manager or General Agent that feels that if men want to work for him they should come to him and seek a position, will never develop anything. Others put in their time hunting for experienced life insurance men. This class of managers never has any money either. If a life insurance man has been a success he has stayed with his Company. If he is worth anything his Company has not let him leave because he will have been so satisfied that he will not be attracted by any other person. Experience in the Life Insurance business should not be considered with much favor in hiring men—experience is just as apt to be dangerous as beneficial. Your agency and your Company have certain formulated rules and standards and the fellow who has worked for some other Company has accumulated certain experiences and as a rule he is forever telling you of those experiences and bringing them up to explain away everything that he has not done that he should have done, and to excuse himself for everything that he has done wrong. Many of these managers and general agents have no idea or conception of the person who will make a successful sub-agent. It does not take a wonder or a genius to make a sub-agent. Do not look for them, because you cannot

find them. You cannot interest them if you could. You cannot pay them if you did find them. But the man who will develop in a local agency is that person who wants to make money; that person who wants to take up a business that will give him a living; that person who is not afraid to start to work at eight o'clock in the morning or earlier if necessary, and does not know any quitting time until his task is done for the day. That is the kind of man who will make a success for you.

The kind of man who has all the business in his locality in his vest pocket is not worth fifteen cents a thousand. The man who has been in politics until he has a particular chair that he likes to sit in most of the day and does not feel comfortable any place else, has no place in the life insurance business. But let me tell you that the man who has worked in the local bank and in the grain office and in the lumber office and on the road as a salesman where he had to work in order to make his month's wages, is the kind of man who will make a success in the life insurance business. Traveling salesmen are the best class to follow because they have some knowledge of how to sell and very often are very good salesmen. That knowledge can all be turned

to life insurance and can be used by him just as well in the life insurance business as in his other business. Pick the man who has an incentive to do something—who is earnest and who has some vision of the business. The man who just tries it wants your time and that means he wants your money.

Let's make a firm resolution not to contract with any of that class of agents who go around over their territory trying to bluff the man into buying a life insurance policy—that type of salesman who goes into the corner cigar store with all the profanity that he is proud to be master of and entertains the crowd for a while. Let's not have him as a disgrace to our profession. Let him disgrace some other line of salesmanship and we will thereby save dollars and cents during the year.

There are three classes of people. First, there is the fellow who goes and gets—the Go-Getter; second, the fellow who goes but does not get; and, third, the fellow who does not go at all. Always avoid the last, try to avoid the second, but handcuff yourself to the first and be sure and keep him. In the selection of salesmen, select *men*. Men who are eager for success, not big success, not phenomenal records, but who want to make a

living and who want to do something that is good for them; who do not have the idea of a spectacular career but who want to do the things that are human. Those are the kind of salesmen that will build up your agency. Then if you handle those men upon a uniform contract, a uniform commission, graded perhaps upon volume of business, you will have made a selection of your salesmen, you will have them all under one kind of contract, so that no matter what happens you can look every man in the eye and say to him that he can be just as big as any other agent in your territory if he will do so. Your men thus selected and managed will be loyal, successful men, and will always be living advertisements for you and will always be on the lookout for other salesmen for you—agents secured through them will usually be successful, too.

STANDARDIZING THE SALES TALK

I have always thought myself that every state management and every general agency should have as its principal object the standardizing of the sales talk in that agency. The Manager or the General Agent has some peculiarities of his own that have made him a success. He has learned to sell insurance in some way that has been a successful way or

he would never be holding his present position. One of his duties in building up his agency is to educate and instruct his sub-agents, then why not educate and instruct them all in one way? Why not standardize his sales talk so that every place in his territory, every place that he has an agency, the general principles of the sales talk will be exactly the same? How much stronger, how much easier it will be for the Manager or General Agent to make conditions easier and better, not only today and this year but for years to come, if he follows this principle. If the Manager or General Agency required every agent that takes up the work full time to go through a certain course of education, a certain course of instruction, that would educate him on the policies of the Company, on the methods of salesmanship, and if the Manager decides what that should be, then that sub-agent would be imbued with the education along one line which would help him to make a greater success. The knowledge and education would be easier to impart to the sub-agent because it would become a matter of routine with the Manager and would make the sub-agent several times stronger than in any other way that he could be educated. This can be standardized by a

certain line of information for you to give the sub-agent and require him to take it. If he be not interested enough to acquire that knowledge and information, he is not worth contracting with. The National Cash Register Company, the Burroughs Adding Machine Company, and most every other big successful firm requires every salesman to take a course of salesmanship with them before they let him go forth as their representative. He is the very firm itself in his territory. Should not the Life Insurance business be as well represented? The usual education that a sub-agent gets is what he obtains from his rate book and policies and an occasional visit from the Manager. That is not fair to him and is a waste of raw material for the Manager. It would be considered very poor business for a manufacturing concern to buy a quantity of iron ore to be used in their business and leave it piled up to waste for years and years. Nothing would ever come of the money invested. It would be considered very poor business on the part of a farmer to pay out his good money for a binder and let it sit on the edge of the field and rust. How much poorer judgment is it on the part of a Manager of a life insurance agency to pay out good money and good time in the employment

of a man whom he has decided is worthy of a contract, furnish him with supplies, and then let him drift, let him lie at the side of the road; let him sit on the edge of the field and rust; let him go forth and represent you as best he can while you sit in your office and wonder why there are so many failures in the life insurance business. Every State Manager and every General Agent is directly responsible for nine-tenths of the failures in the life insurance business. If you determine that the man is not going to be a success, that he is not of sufficient calibre to make a successful agent for you, then do not contract with him. But if you do contract with him perform your duty and help him make a success, or rather let us put it the other way. It is your duty to make a success of every member of your agency force. Your task as Manager is not done when you have employed your sub-agent, nor is it done when you have given him a line of instruction which enables him to sell. You ought to go further than that. You ought to keep continually teaching him how to make good in a bigger and better way.

Teach your sub-agent how to organize his territory and get men to working for him and to helping him. Teach him to imagine his

agency. If you can get him to imaging the agency which he wants to build and taking the action to establish that imaginative agency of his, then success will follow just as sure as you have him doing it. It is important that you awaken in the mind of everyone of your sub-agents the imagination which will go a long way toward helping him make a success. You know after all he expects just as much from you as you expect from the Company and sometimes that is a whole lot. If the Company left you stranded and paid no attention to your agency, gave you no assistance, did not co-operate with you in any way, you would feel very much hurt and justly so. You would feel that the Company had not done its part. Have you ever thought that your sub-agents think exactly the same way about you? If you have thought that way you must have responded to your thoughts and gone and helped the agent to make good. If you haven't thought about it in that light, now is the time you should begin thinking about it. You have a duty there which is sacred, a duty that extends farther than merely to your sub-agent. It reverts backward to the Company. It extends to your family. It extends to yourself. It extends to the business in so much as you are looking

to them for success. If you do not do your duty, then you are not trying to your full capacity. We shall expect to give our Managers and General Agents working directly with the Company good and complete training, but we shall expect and require of you, in turn, to give your sub-agents the same kind of help, training, and education.

AVERAGE COST OF NEW AGENTS

Have you ever sat down in the evening and figured up just how much it costs you to put on one of your sub-agents? Have you ever taken the trouble to make an estimate of what every one of your sub-agents' contracts cost you? You know to do this you must take every one of the failures and every one of the successes and strike an average. You ought to know what the average cost is. You ought to know that as a matter of protection. You cannot make a contract in your territory that does not cost you good money. Your time given to the sub-agent must be figured as so much money. If you spend only a little time educating that man, if you spend a little time working with him, then that is a part of the cost. You should know whether your sub-agents will cost you fifty dollars or a hundred dollars or five hundred dollars.

We know what our agents cost us on an average. We know what it costs to establish an agency. We know that when we make a contract with a full time man that there is going to be a certain amount of outlay. On some it is greater than others but we know what the general average is and so should every Manager. This will be an interesting subject to you after you have figured it over. After you sit down and figure just what your agents are costing you, you will be surprised. Perhaps you never have thought of the subject and if you were asked about it now you would say—"Oh, practically nothing." Take your pencil and figure it out and see if you then answer it in the same way. But this is important to the Manager and to the General Agents because it is a part of their business. It is a part of the cost that you must reckon with in arriving at your profit. See if your average cost does not run about as follows:

Railroad fare.....		$ 25.00
3 weeks work with him...	$300.00	
Less ½ commission.....	150.00	150.00
3 trips to visit him.....		25.00
Total.....		$200.00

I hope that there is not a Manager that we have who in thirty days from now will not be able to tell exactly what the average cost

of his agents is and then reckon with that cost during the coming year.

FIXING THE QUOTA

How should the Manager or General Agent establish the quotas for his agents? This is one of the important subjects of every agency. It is easy enough to say that Bill Smith ought to produce $100,000.00 of business this year, but suppose someone asks you why he should do so. That ought to be a sufficient query to make the Manager or General Agent think a good deal. There are several ways of fixing quotas but the most accepted way for the life insurance business is to fix the quota upon territory, population, and wealth as managed by a man of certain ability. In other words, the manager should know the territory, its population and its wealth, and general conditions and then he should fix in his mind just what that territory ought to owe to his agency. Then he should turn his attenton to the person to whom he looks for this production. One agent in a certain territory can produce $100,000.00 worth of business while another agent of a different type in the same territory can double that business. All this should be taken into consideration in fixing the quota. If the agent has not the ability to produce some-

where near the amount of business that the territory owes to the general agency, then he is not the person to have charge of that territory. Perhaps if you have fixed the quota for the agent and he has fallen down on it, you will want to reckon with him at the close of the year or at the beginning of another year. You do not want a continual failure in the territory which should be productive for you and perhaps it will be necessary for you to cut down his territory. It may be necessary for you to change him from one locality to another. There may be some reason why he is falling down. There may be some peculiarity that he has in some particular territory that will not obtain in another territory. An arbitrary quota should be fixed for the territory standpoint alone and then this quota should be given to the agent and that quota should grow and increase with each year because the agency which is not growing, is not increasing, is not progressing, is not the kind of an agency that will help build a state or a general agency.

Then spend a great deal of time in fixing the quotas for the different agencies in your territory. Fix them on a fair and square basis; fix them at a figure which the agent can reach and then insist upon him reaching the

quota. If he does not do so at the end of the year, then know why and unless it is a reasonable excuse and a very good excuse, you cannot afford to continue that agency; you cannot afford to have within your territory an agency which is not grading up. It is just pulling back that much on your plans. Maybe you might argue that, "Well, Bill Smith is a good sort of a fellow and I hate to let him go," but remember when you see that argument that you are just living one life; that you are not going to be able to come back and take up these lines and work them out on another plan. You have to go through this life just one way and make your success or your failure as you go along. Time wasted with an agent who is proving himself a failure in your business is not only time wasted for you, but is absolutely a crime if you persist in it. Do not let sentiment enter into your plans after you have given the man more than a temporary consideration. Most men are too easy with themselves. They find all kinds of excuses for their failures. They blame everything but the right thing. The trouble is with themselves; we know it; they know it, too, but usually will not admit it. A good reasonable excuse is to be considered but an excuse that obtains year in and year out and when at

the close of the year you hear the same old story that if conditions hadn't been so and so, a wonderful record would have been made, grows so tiresome that it is not an excuse, it is just simply an attempt to get by. And the Manager who tolerates that kind of a business is in turn trying to get by with his Company.

DEVELOPING THE SALESMAN

More local agents fall down and make poor successes in the life insurance business through wrong instruction than any other way. The development of a salesman is what makes him go ahead, stand still, or go backward. If a salesman is taught to begin at the bottom, to begin in a modest way, to begin just like the steam shovel begins to make an excavation for a great building, then there is nothing that can keep him from making a success. We read in history that there was a certain locality in France in which the people were very frugal, very economical and very prosperous. Do you remember that these people were forced through conditions to leave their locality and settle somewhere close to Berlin in Germany? Do you also remember the very interesting story that is related of them, that when they moved every man, woman and child carried with them a sack of

earth to enrich the soil in their new homes? The country to which they were going was poor and rocky and barren and by this earth which they carried with them it was enriched. These same people later were forced to emigrate again and they came to Pennsylvania. They are known today as the Pennsylvania Dutch, the most frugal, most prosperous, and most interesting of our people, that class of people who still take their compensation from the soil, who today keep foremost in their minds the ideas which were taught to them by their forefathers of making their country bloom and making every bit of it produce as it should. How much greater would be the life insurance business and how much more productive would be the agent if there was just a little more of that idea inculcated into each one of the sub-agents who are employed in a general agency.

If everyone of the local agents was taught his lesson in the beginning, that he must begin in a modest way, that he must look to each item of his business, that he must obtain it as cheaply as possible, that he must lay the foundation in every sale that he makes so that it will bring another sale, then he will make of himself a success. He would build from the ground up. But too many of our sales-

men, too many of our general agencies adopt the plan of beginning at the top and working down. The local agent feels that he must at once be placed in a nice office; that he must have a lot of help around him; that he must take on a lot of agents immediately, when what he really needs is applications, what he really needs is personal production, what he needs most of all is a development of his own self. There is no person that can make a success in the development of agents until he has a knowledge of the way in which to make that development and that can come only by experience. After you have secured your agent you should teach him the rules of the Company. You should teach him how to write an application. You should teach him how to make out his agent's report. Teach him all of the rules which are important for him to know and then you should see that he obeys those rules. This is one of the necessary elements of success whether you be a General Agent or a State Manager. It is a wonderful thing to have that shrewdness which enables you to pick successful men. This is the quality which has built all businesses, but it is almost as important a quality to be able to compel the man selected to obey the rules and co-operate and make a success.

The successful Manager today makes everyone of his salesmen feel that the success of his whole agency depends upon each particular man doing the job assigned to him. This can be done, too, by a correct understanding of your agents, a correct understanding of their conditions and of their natures. You cannot drive men today. A generation ago the poor house over the hill was the great bugbear for every salesman, but he does not worry about that today. He cannot be driven an inch. The modern man can be led—can be led up the hill of success, up to the top by the popular sales manager who endears his men to him by honest, square dealing and by the characteristics which make them have an interest in their work and an ambition for success.

You remember the story that was told of Napoleon as an example of his wonderful ability to make men co-operate with him for success. A poor soldier who had been on duty for days had fallen asleep and his rifle had fallen out of his hand. In military rules this was inexcusable and only to be dealt with by court martial. Napoleon came along just at that time and picked up his musket and handed it to him and said to him: "Friend, here is your musket. You have fought hard

and marched long and your exhaustion is excusable. But a moment's hesitation might at present ruin the whole army. You will be more careful next time." Incidents like that endeared Napoleon to his men and his soldiers came to regard him with a veneration that older commanders were not able to instill into their men. When it came to handling men Napoleon was the greatest organizer that the world has ever seen. His men would die for him. He believed in organization. He cemented his organization together by his play upon human emotions and this coupled with the fact that he recognized no impossibility was what carried him so far in his great campaigns. If men can be made firmly to believe that they are capable of doing things, they usually do it. See that the early instruction which you give to your agents insures them obeying the rules of the Company. This will go a long way toward their development.

CORRESPONDENCE

Another development that you should make in your sub-agents is to impress upon them the importance of promptly taking care of their correspondence, no matter whether that correspondence be between yourself and the agent, or between the agent and the policyholders, or between the agent and the

Company. So far as the Company is concerned almost all of its business is done by correspondence. A record must be made at the Home Office. These records are permanent. These records must necessarily be in writing. The application which the risk makes for a policy constitutes the first act; the examination of the doctor is the second; the report of the agent is the third; the action of the Medical Department is the fourth; the transmission of the policy to the agency is the fifth; and any further correspondence or any that pertains to any of these acts which establish this record for the Home Office is important. It is very important and every agent ought to realize the necessity of prompt attention to all of his correspondence. He ought to take a pride in making that correspondence presentable.

Everything relative to an application that comes to the Home Office of a Life Insurance Company makes a part of that record that may be reviewed several years from that time. So far as the Home Office is concerned every bit of correspondence has to be attended to promptly. We are delighted to receive letters which conform to the rules. We like to receive a letter which is only upon one subject and deals with that subject thoroughly and

fully, yet concisely, but we do dread to get those long winded letters which have a half-dozen different subjects handled in them, which have to be handled by first one Department and then another until it gets through the office. We know all the time that the agent who wrote that letter is wondering why he does not receive a reply to a certain part of his letter and we cannot help it because a certain part is handled by one Department and another part by another. Everybody hates to receive an attempted sarcastic letter. Usually all the funny part of it is dead long before the letter is opened at its destination and there only remains the sting which hurts and keeps on hurting deeper and deeper. I would like to say that the man who attempts to write a sarcastic letter is a—well, he uses poor judgment to say the least. The funny letter is almost as bad. A little bit of instruction on the part of the Manager and General Agent to his sub-agents would obviate a great deal of this kind of correspondence with the Home Office. Of course, I am assuming now that the Manager has already made himself proficient in these things. I am assuming that he would not attempt to handle the Managership of a state agency or a general agency

without giving the kind of attention to his correspondence that would make the business right with the Home Office. I am speaking more particularly of his education of the sub-agents so that they will get further and be more successful in their agency.

STIMULATING THE AGENT

Then the General Agent should never fail to stimulate the local agent. Not only keep closely in touch with him so that you will know everything that is going on, but take occasion to stimulate him in every possible way to make him a better man, more full of energy and enthusiasm and better able to make for you a big success in the business. If you are to have a successful business career you must have some one great interest inspired by the idea of financial success, some ruling passion that shall hold sway. The thing for the Manager to do is to find out what is the local agent's object, find out what rules him, what leads him on, what is his idea of success, what he is trying to do. Some men are trying to build a home and pay for it. Some men are trying to accumulate a certain amount of money. Some men have some object and some have not. If the Manager knows the goal of each one of his agents he knows then how to deal with each one and he

can keep him always stimulated so that he will be successful.

Enthusiasm will make success every time, provided that enthusiasm is earnest. If the agent is earnest in his great desire to make good for a certain reason and he has the enthusiasm, then there will be no question about his success. A letter every now and then from the Manager will help to stimulate the man wonderfully. A visit when business is coming slow is like the hand-clasp of a friend in a far country. It puts new life into the agent. It makes him realize that he is not out in his territory alone and forgotten but that there is a "we" in the agency and that "we" must make good. Sometimes when the agent is out in some locality fighting his battles alone, he gets pretty lonesome. He gets to that point where he does not know his Manager so well; he forms his opinions from correspondence and from ideals and maybe those ideals have not the correct basis. Maybe the correspondence when placed in type has grown cold. It does not inspire him, it does not lead him on. It does not keep him working at top speed. The Manager should always remember that it is his duty to keep his sub-agent working at top speed.

In this connection it is worth while to quote from the "House Organ" of the Palm Olive Company. It is good:

I know just how it goes, fellows: You're about a thousand miles from the Home Office, in the toughest territory a white man ever had to make. The day before you reached your last town all of the dealers got together and signed in blood not to buy another dollar's worth of soap or toilet articles for a million years and ten days extra.

It's eight a. m. and raining—or maybe snowing (preferably both). You have about as much pep as a dead doornail. And you couldn't even find Ambition in the dictionary. Being in a likely mood, you start out on a little adventure in Pessimism, and wind up by asking yourself if the game is really worth while. "Oh, what's the use?" you ask. "These hard licks I'm putting in don't get me any place. Nobody's watching me."

But you're wrong—dead wrong. Somebody IS watching your record—half a dozen. Somebodies to be more exact. Your District Manager never lets a day go by without knowing just how you are measuring up. And out here at Milwaukee——. Well, if you were to drop in at the Home Office some morning you'd see for yourself. Going over Daily Reports is a part of the regular program here, half-a-dozen days in the week. The high-up executives at Milwaukee are watching YOU. And don't you forget it.

The Palmolive Company employs us to SELL Goods. The more we sell, the more we are worth

to the firm—and the more money WE are going to make. An extra sale scrouged into each day will mean an increase in salary, just as sure as you are born.

If you doubt that the work of each salesman is being watched, just stop and consider the positions that this organization has filled from the ranks. Where do State Managers come from? And District Managers? When there's a big job to be filled at Milwaukee, who gets it—a Palmoliver or an outsider?

The Palmolive organization needs more big men —super salesmen. We can't get enough of them. YOU are being watched.

Clip out this article and keep it. Read it over again every time you get that "What's the use?" feeling. It will do you a lot of good.

The Manager should at all times keep his mind freshened up. Keep absolutely up-to-date on all phases of his business. When he has learned something that is a little more up-to-date than what he has been using; something that is of real value in selling, he should impart that knowledge to his sub-agents just as quickly as possible. A little bit of a favor of this kind to a local agent makes him know that you have an interest in him; that you are taking an interest in him just as you are in yourself. If you know of a particularly good way of selling an income policy, impart that knowledge to your sub-agent. If

you know a good human interest story, do not fail to tell it to him. Let him have the use of it just the same as yourself. Anything of this kind that you can impart to your agent is just like so much money invested in him. It will bring back good interest. That is not all that it does. The principal thing that it accomplishes is that it keeps his mind freshened up. Teach him to read what is good in life insurance. If you get ahold of something that is of particularly good interest to you whether it be a good book on salesmanship or life insurance or a clipping from a newspaper, pass it along to him, pass it along to the local agents and let it do as much good to them as it has done for you. That is the way to spread the education that will keep your agents stimulated and make greater successes for your agency. It will make co-operation. It will make your agency stand out ahead of all the others.

Another thing that you want to teach your sub-agents is to be good observers. This reference to these little things which are almost elementary in our business may seem unnecessary and yet we find seventy-five per cent of our agents who pay no attention to the elementary things that would help them make successes. If we could get our agents all to

use their sense of observation and then just use their heads a little bit, we would increase our sales fifty per cent. There is that class of agents who go to a prospect and talk with him and maybe there is something that is outstanding that would give them a cue to make a sale and yet the agent never notices it. There is a certain elementary principle of salesmanship that every agent should know. He should learn to observe his prospect and be able to tell what is impressing him. There are many little signs about a man in his office that tips him off to the wide-awake salesman. When the prospect talks, the wide-awake salesman will notice the things that stick in his memory. These will give him a cue to his course of argument. You know there is some certain sense that appeals to every person and that sense is developed to a greater degree than his other senses. Usually the sense of sight is placed at the top. That is the reason why it is important that the salesman should keep his appearance good. The Manager should teach his local agents to keep their appearance presentable. No person likes to deal with a slovenly looking agent. No person likes to sit down and talk over the creation of a ten thousand dollar estate with a man who has on a dirty collar and who has

his clothes unkept, who does not care anything about his appearance, which is directly opposite to the confidence a ten thousand dollar estate should inspire. What kind of an impression does that make on you? On nine-tenths of us it makes a very poor impression.

Do you know that the poor boy Huyler, who was selling molasses candy on the street, became the rich successful Huyler because he knew the secret of attractive suggestion? He knew that candies put up in attractive packages would sell; he knew when a young man bought candy he would pay for appearance. And so today we pay as much for the box the candy is in as for the candy itself.

Usually if you talk to a man and especially about life insurance, you can tell whether or not he has a lot of sentiment in his make-up. If he does, then you are missing the big chance if you do not respond with sentiment and make your canvass along human interest lines. That is what will sell to that man. And if there be no sentiment and he is one who is known as a hard hearted business man, take the course that suits his nature and make your canvass accordingly. Do just like the man does who represents the building interests and is selling sand-paper. His greatest asset is carrying his sample piece of sand-paper and

having the customer look closely at it to see the sharp edges of the little grains of sand. Then he likes to show what a fine surface it makes when a board is rubbed down with his sand-paper. In using that little tact the salesman is making the man use his sense of sight and at the same time is making him realize that he is selling him something of value because he can see it. The point that I want to impress upon our managers is that you can greatly improve your agencies by taking the pains to closely educate your sub-agents in these little things that help to make business more satisfactory. Maybe just one little piece of education along some line of this kind will give your men so much enthusiasm that they will get started and make a great success. Many an agent has built himself up to a managership on just this kind of enthusiasm, created in just this way, and it is well worth your while to give attention to all these features in starting your agencies.

When a new agent is secured, he should be given an idea of what life insurance really means, of its function in saving widows from drab misery, in feeding and clothing and educating little children, in making old age happy and comfortable. If this idea is rightly presented it will make a right-minded new agent

want to do two things—first, to get to work with the shortest delay possible and, second, while he works, to learn all he can about life insurance, so that he will daily become more expert in the business.

One of the most amusing of the great Hogarth's pictures is purposely drawn out of perspective, for instance, a woman with a candle is lighting from a window the pipe of a man on a hilltop a mile away. When a new agent is given at the start a whole book full of theoretical information about life insurance, the effect of it is that this information arranges itself in his mind without any sense of perspective whatsoever. His business is to sell policies. To do so he must create desire and get action. But the greater part of the theoretical information which is sometimes erroneously given him at the start has little to do with creating desire. He naturally supposes it has. It is an absence of perspective as absurd as anything in Hogarth's picture.

The first instruction given to an agent should make him eager to go out and persuade men to protect their wives and children. In other words, it would fill him with enthusiasm of the right sort, a sense that he could have no nobler calling in the world than to secure protection for widows and or-

phans, a feeling that would brook no delay, but insisted upon immediate action.

Such an agent must necessarily be eager to become efficient. He realizes from the start that the more he knows about life insurance the more efficient he will become. He is ambitious to succeed in his chosen calling, and he realizes that the more he can learn the more successful he will become. Thus begins an education which never ceases, and an education of the maximum value because each component part of it is tested as it is learned. There is no lack of perspective. There is no absurdity. Each theory is constantly tested by experience. This is the way in which experts are made.

INITIATIVE

The great work of life is to raise the value of everything that passes through our hands. To pass anything on at the same value is not improving our opportunity. It is to get into a rut and do things by a rule until the institution has become a back number because of its old fogy and out-of-date methods. Initiative many times saves the day. New blood keeps the business alive. The world always makes room for the man with initiative, who has courage and boldness enough to carry out

a thing, the man who can grasp a new situation or meet an emergency without being dazed by it. The independent self-reliant man who never seeks what others have done is a similar instance. He maps out his own course independently, devises new methods, organizes new ways of doing things, is bigger than precedent, can always step out of the crowd and act, and is in demand everywhere.

One of the principal things that a Manager should do is to teach his sub-agents to have initiative. Every person has a certain amount of it. Sometimes it is lamentable that it is so very small but whatever it is can be developed to advantage. A Manager should arouse the spirit of initiative in every one of his men and make it active. Make them have the desire to go ahead and do things by themselves. Initiative is doing things without being told. It is what raises every person's salary. Every general agent can very materially increase the value of every one of his men by teaching them to go ahead for themselves. First, he should instruct them in the rules of the Company. Then have them see their business in the perspective and impress upon them the necessity of devising ways and means of making a success in their chosen profession. The man who

lacks initiative is always in the same kind of a useless position as an automobile without a motor. He can make a splendid appearance but he cannot move unless somebody pushes or pulls him. Someone has said that if he had at his command all the money in the world the first great thing he would do would be to endow in every college a chair of initiative. He would teach the young man and young woman, coming out of college, initiative and what it means to them in their future business. He is not far wrong because in each instance of a great success we can go back through his life and find that initiative is the thing that has put him forward. If more persons realized this a greater number of them would be successful.

We have all met that agent who tells us of the wonderful opportunity there is in his territory, tells us all about the conditions, tells us what should be done in the insurance line, and he is correct in his theory, tells us that next week or next month he is going to produce a wonderful volume of business, yet nothing ever comes and the next time we see him we have the same story over and over again. That is lack of initiative. He is one of that class of men who is not a "go-getter." He never goes at all. That is the kind of a

man that the general agent ought to develop so that he will realize his duty to do things for himself or he ought to get rid of him. The man who does not do anything but plan and theorize is of no value to an agency. He is the weak link in the chain of the agency which makes it dangerous all the time to make plans. The weak link should be mended or replaced. It is a very sorry sight to see an able-bodied man with all his faculties, having great possibilities, following somebody else all through life, always seeking the advice of others and never daring to venture his own judgment. This man is to be pitied and just as much pity is due to the Manager or Company who keeps and fosters a man of this kind. It is no favor to him to encourage him in his failure and it usually is a great detriment to anybody who hangs him around his neck and expects to carry him through life.

It is not hard to pick the successful man out of a crowd of people. It is not hard in any particular line of business to pick out the successful agencies. It is not difficult in our business to count those Managers and General Agents who are at all times successful in their chosen profession. There is no high road to success. There is no well beaten path to fortune. There is no set course that any person

can take which will lead them directly to their goal in any line of business. But we do know certain things which are as necessary to the Manager or General Agent as food and clothing and air, that he may be a success. That Manager or General Agent who does not recognize and take full cognizance of those facts is going to fall short of his success.

A Manager or General Agent who goes into the life insurance business, whether he be a young man full of vigor and energy, or whether he be past the meridian of life, has three duties that he must necessarily perform before he can claim success. One of those duties is to correctly inform himself upon the life insurance business; the second duty is to make of himself a personal producer; the third duty is to select other salesmen to help him build his agency and organize them into successes. If he leaves out any one of these three duties he cannot be more than two-thirds of a success. If he leaves out the first one of them he will be a total failure no matter what else he accomplishes. If he does not make of himself a personal producer he will not know the conditions in the field; he will not know how properly to deal with an agent; he will fall more than one-third short of what he is doing in his life work. But if he does

make of himself a well rounded, well developed man with full and accurate knowledge of the life insurance business, and with a general knowledge of salesmanship and business conditions of the country, he will have the foundation that will help him to develop all the talents he has. Then if he uses care in the selection of his salesmen; if he know the value of the territory which he has to develop; if he sets the proper kind of a sales task for himself and for his agents and for his entire agency; and if he keeps all the members of his agency stimulated at all times, there need be little worry about his success or the success of his agency.

The world will make way for any man who knows his goal. The secret of achievement is in the focusing of one's powers, in the bringing the whole man to the day's work, to his life's purpose. If we learn to concentrate ourselves upon every subject that we have at hand, upon everything that we intend to do, we will find few really hard tasks. If we have a definite goal and concentrate upon that goal our success is assured. It is the great purpose which gives meaning to life. We see fruit growers cutting off one-half of the branches of a tree in order to make it concentrate and bear a greater fruit value. We see

gardeners pruning off the vines until it looks as though they would be entirely destroyed, but it produces concentration to the point of the very highest producing power. What is true of nature in this regard is just as true of the general agency. That Manager or General Agent who realizes these conditions and who knows his goal, will always be a success. Keep your interests alive by trying to discover new things in old surroundings, new aspects to every-day tasks. The world was old when Columbus discovered America. You too may make new discoveries in every department of your work and always bear in mind that you are putting forth this added effort for the sole purpose of finding a fresh center of interest as a means of greater concentration or attention on your work. This is the secret of individual efficiency and of your own personal success.

We all know that success in any undertaking is a long hard road and it is the man of endurance who makes the journey. Success in any undertaking is never gained until it has many times been picked up for dead on life's battlefield. Every grey hair in the head of age, represents a sigh. Every law on our statute books represents midnight candles burned low. Every painting drawn upon

canvass is an intimation of the toil and heart throbs of the artist, and every stream that goes singing to the sea tells a story of the rocks over which it passed. Every Manager and every General Agent will have his grey hairs, will pass over his share of the rocks but if he has his set goal and is true to the course, success will crown his every effort.

CONSTRUCTIVE WORK OF LIFE INSURANCE

CHAPTER II

Constructive Work of Life Insurance

Centuries ago a King in Egypt had a great desire to build permanent burial places for himself and for his family and the architects of that time designed the pyramids of Egypt. For the many centuries since that time these pyramids have stood the test of age and are still standing today. The construction of these wonderful monuments is one of the mysteries. The stone out of which they were constructed had to be conveyed more than five hundred miles and some of these stones weighed more than thirty tons. Mind you this was in the dark ages as compared with the progress of today. More than one hundred thousand slaves worked on the construction of this pyramid. It was about four hundred feet square and four hundred and seventy-six feet high. These one hundred thousand slaves rolled, carried and worked these stones to their final resting place in the great monument and when they had done with their work left it as a finished structure. One hundred thousand human beings toiled for years and years to build this great pyramid.

Shortly after that time someone invented appliances for lifting and moving heavy bodies and things progressed until the present time. Great structures are erected today, but it does not take the energy and strength and the very life of a hundred thousand human beings to erect a structure, nor does it take ages to do so. The inventions and appliances we have today enable the handling of all kinds of material enormously heavy and large and facilitate the speedy construction of large buildings. This is the natural progress of the times.

Today if we want a large building erected we go to a contractor who is educated in his work, who knows what to do and how to do it, who knows the theory of building and of engineering, who has studied the experience of others back to the time of the building of pyramids, who has profited by their experience and their history and knows how to work economically as well as speedily. In doing so we recognize the education of the builder. We recognize it as necessary in our progress today. We know that we would not go back to the old methods of building. We would have neither the time nor the money to do so.

In this practice we recognize the absolute necessity of education in the different lines

as well as the professions. Let us inquire of ourselves who in this country have the great reputations as lawyers. Root, Taft, and many other men who have made their records, would be the ones named. Each one of them we would find, if we studied his history, has come up to his present position because he has educated himself. Sometimes it has been an education gained in the Universities. Other times it has been gained by applying himself persistently in a systematic way. Lincoln as a lawyer was an evidence of this. We have many other examples of the same kind of education, but it was necessary that they have the education no matter how it came. If we inquire who are the great doctors in this country today, we would immediately name the Mayos and we would not forget the great Murphy and Bevin among the recent ones, men who have reputations which will stand the test because they are educated and because they are experienced. We know that Mr. Hillis is a great minister, that Talmadge was a great minister, and that Ireland was a great minister, and all of them were educated. We could go through all of the other businesses and all of the other professions with like examples. The fact is that it takes education plus experience to make success. Education

must be gained before success can be had to any great extent. I do not mean to say that a man must have a technical education unless it be a technical profession, but I do mean to say that he must know his business, no matter what that business is. If he be but a horse trainer he must know his business. He could not be a success as a horse trainer unless he knew horses and just the sight of a horse would not be sufficient education for him, either.

The life insurance agent is no exception to the rule that an education is required. It is not necessary that he have a University or College education. It is not necessary that he be educated in mathematics and the languages, but it is necessary that he gain knowledge of the world and of the businesses and that he be able to reason and understand business. It is necessary that the life insurance man do this. It is just a question how soon he does it. He cannot have success until he has done this. If he takes the modern methods of educating himself just like he wants his son to do when he sends him to school, then he is going to obtain this knowledge quickly so that he can apply it and turn it into returns for himself. If he does not do this, then he must gain his knowledge by ex-

perience and knowledge gained in this way is not only very costly in time and money and in personal feelings, but it delays success until it may be too late. Knowledge gained by experience must necessarily come very slowly. A little bit of experience today and a little bit tomorrow all added together makes an experienced man, but the modern contractor today fits himself as a builder by studying the experience of others. That's what the life insurance man should do to save time. Then he can go into his profession when he yet has the energy of his manhood sufficient to make of himself a big success. Many great men in this country, and I may say the most of them, are self-made men and we all admire the self-made man. But there is not one of them of whom we would be able to say he did not have an education. Maybe he did not have a technical education but he had the common sense and the good judgment to make of himself a learned man.

Did you ever talk with a person from the mountains of Virginia or Tennessee and be amazed at the vocabulary at his command, a man who probably never saw the inside of a University, who possibly never has been away but for a few miles from his own home neighborhood and yet surprises you in his talk and

in his knowledge. If you made any inquiry you found out that in his years in the common schools there was one thing that was required more than any other and that was the study of the spelling book. He learned words and their meaning and in that way he was an educated man.

The life insurance agent has at his command today the experience of others of his profession who can give to him an education that will put him ahead farther and faster than most any other kind of a profession. He can then gain his experience and make application of the experience of others very readily. If you have read "Ben Hur" you immediately conclude that if he had never pulled on the oars as a galley slave he would never have been able to win the chariot race. In other words, he was fit for the emergency which presented itself. A general knowledge of your business is absolutely necessary for your good progress in the business. A storing up of the knowledge against the time when you will need to use it is what makes of you a man out of the ordinary in your profession. It cannot all be gained in a little while but it must come by persistent study and application just like an education in any other business must come. We are too apt in the sales end

of the life insurance business to forget our own training. We are too apt to go out and get an application that is sufficient to keep the wolf from the door and be too well satisfied with ourselves and forget that there will be times when we will need education and developed ability to meet an emergency to get the same kind of an application.

Sooner or later as you go along in your profession you will learn that Providence makes no mistake in her bookkeeping. Very often we are compelled to do a thing by grim necessity, but every one of these honest efforts of ours are laid up at compound interest in the bank account of strength. Sooner or later there comes a time when we need every ounce of this strength. Sooner or later the chariot race is on, when we win the victory, when we strike the decisive blow, when we stand while all others around us fall, and then those victories are won by the strength that we have stored up in these experiences, even though they be the experiences of necessity. Our world is not very considerate of the individual. In the final analysis it is the survival of the fittest. Maybe for a little while you can get by on bluff, or main strength and awkwardness, but you cannot carry clear through without the ability that makes you more than

an average man. Our world has a habit of paying Socrates with a cup of poison and Christ with the cross, but the man with the knowledge of business gets farther and higher than that man who goes at it haphazard.

One time I heard a blind preacher, who was to me a remarkable speaker. He had no education save what he had gained as a blind boy from his youth, yet he had wonderful reasoning power, wonderful command of the language and was a very forceful speaker. I always remember a climax in one of his talks. He said: "Some people wonder why they do not receive any letters. I can tell you why they don't receive letters. Because they never write any." Doesn't that express very forcibly one of the great principles of life that you get out of life just exactly what you put into it? If you write no letters, you will receive no letters. If you do not put forth effort, ability and strength into the world, nothing of any consequence will come back to you. The man who buried his talents found that they did not increase, but others took the same talents and increased them fourfold. The results of the education of the life insurance agent compares very favorably with the increase of the five talents.

How is the life insurance man to get his education? There are two ways. The oldest University since time began is the University of Hard Knocks. This old University has graduated many men and women of whom the world is very proud, but we do not know the smallest part of the suffering and heart aches and loss of energy of those who finally received their diplomas as successes in the University, nor can we count those who fell by the wayside in an honest effort because of the lack of strength and endurance and time to become successful graduates from this University. There can be no shirking in this University. There is no leeway given in the final examination. There is no credit for lost time or for sickness. The rules are ironclad and it is success or failure.

The life insurance man can start out and make his canvasses and gain his experience by his efforts in the field and if he has the strength and the endurance and the ability he will become a life insurance man of reputation, but how much sooner can he avail himself of all of the knowledge that he gains by experience, by study, by applying himself, by studying the experience of others. There is no patent by which we can do away with study. There is no method or rules of doing

business which will do away with common sense and judgment. We cannot equip ourselves with any appliance that will do away with work. It takes just the same kind of perseverance today as it ever did. It takes the same kind of hard work and ability and the same hours of work, but the perseverance brings better results and the long hours of work bring bigger pay. It takes the same kind of care, but carefulness counts for a very great deal in business. It takes the same kind of loyalty that it ever did take to make success, but loyalty earns large compound interest. It takes the same kind of faith in the profession of life insurance as it ever did and yet that faith helps make the occupation better and brings bigger and better results. You may say that many of our great men were ignorant and unlearned, but you can't accuse them of being without enthusiasm. Enthusiasm and loyalty were the things that brought them home to success. You don't find a successful man today who is not an enthusiastic man in his business, so we say to you that the life insurance man should not depend alone on the old University of Hard Knocks for his education, but he should round out that education by the study of the experience of others.

WHY ARE PEOPLE PENNILESS AT SIXTY?

Have you ever asked yourself why so many men are penniless at age sixty? Have you ever tried to reason out the cause for the statistics that at age of sixty-five, fifty-three per cent of all people are dependent upon someone for support? If you have tried to study this out you have come to the conclusion that it was the lack of systematic work in the early years of a person's life which made him dependent when his physical strength began to decline. You found that they possibly treated things in a happy-go-lucky way, that instead of being systematic long enough for system to become fixed in them as a habit they were given to passing things along—come easy, go easy. They did not conserve their energy. They did not form a habit of saving. They did not become enthusiastic in their position. The man who loves his job and who is enthusiastic over it cannot help but require system sufficient to make of himself a success, but if he does not do this he will not acquire the education and training about his business which will make him above the average among his fellow-men.

If you as life insurance men in working about the country could make people see clearly the last fifteen years of their lives, it

would reduce this percentage of dependent people at age sixty-five very materially. If you could sell to your prospect the last fifteen years of his life you would be doing humanity one of the greatest favors that could be done and you would be prolonging the mortality table by so doing. The man who sees the last fifteen years of his life must of necessity make provision against that time. He cannot have a vision of it without doing so. The passing thought of it is not what I mean. I mean a vision, a detailed vision of the last fifteen years of a human life. See misery and want and despair on one hand and comfort and pleasure and peace of mind on the other. We all know that money is not all there is in this life, but that satisfaction of mind counts for more than anything else. Satisfaction of mind cannot be obtained by a person sixty-five years of age without means of support and without the strength to work. Money will not buy health or happiness, but it is a universal passport to every place in the world except Heaven, and the provisions for the last fifteen years of life can best be made by the life insurance man and to him is due the credit and honor of a great accomplishment as he makes people have the vision of their last days.

THE LAZY MAN

It is not necessary for us to talk about the lazy man today. He eliminates himself and there is nothing to be said about him. We may sometimes try to constitute ourselves his guardian and try to show him the error of his ways and get him to work and be systematic and successful. We may try to show him that he actually has the ability to succeed, but we soon give it up as a bad job. We realize that it is not fair to ourselves and to our family to waste our time with some person who has no interest in himself.

The life insurance man cannot get an education by the adoption of the lazy rules of life. Neither can a man succeed in any other kind of business without the observance of rules that require him to do business in a business-like way. A few hours today and a few hours tomorrow will not make success. A little bit of application today and more tomorrow and none the next day is just that kind of laziness which wears out the patience of everybody. The life insurance man who writes fifty thousand this month and nothing for the next three months until the pantry gets bare is the thorn in the flesh at the Home Office. No dependance can be placed in him. After awhile nothing is expected of him. A

great deal more satisfaction comes from the record of the man who writes four thousand a month but is regular and steady in that production than from the man who goes out and produces fifty thousand of business today and you never hear from him for six months. We at the Home Office know that the man who works spasmodically has ability to do things in the business but has not the ambition to do it. We learn the habit of guessing that that man starts to work, if he works, about ten o'clock and quits about three. This is the kind of a man who would hold back the sun an hour every morning and have it gain two hours every afternoon if the Lord just gave him the same kind of discretionary powers that he gave Joshua. We have absolutely no use in the life insurance business for the lazy man. There is no place for him, there is no hope for him, and we have no contract for him.

One of the greatest studies that the life insurance man must make and which must be continuous throughout his entire career is the study of human nature. This is one branch of the business which he never finishes. There are just as many different natures as there are individuals in the world and the few of them that we meet in our short lives give us just that much knowledge of it. The life in-

surance man must try to study and classify certain kinds of human nature and know what that kind of a temperament will do under certain kinds of circumstances.

We learned as boys when we went to the circus that the animal trainer would do certain things to make the animals perform certain tricks which they had been educated to perform. If he had varied the situation these animals would not have performed for him. We did not think then that this trainer had given years and years to the study of the nature of these animals. He looked to us just like a big fine man with a silk hat who was giving to us an entertainment and so he was, but he was just practicing what he had studied for years and years and this principle is just as true with human beings. Placed into certain situations a human being has a natural inclination to do a certain thing. If his mind is brought up to a certain situation it prompts him to act. Some of these situations can be set up naturally so that the man can see them actually, then he has a situation which forces him to act, but many times that situation has to be presented to him only in the mind's eye. Looking ahead is what makes us prepare against the future. The agent in making the canvass must picture the situation and

bring it up to him so he will see it forcibly enough to cause him to act. This is the study that the life insurance man must continue to make.

Human nature is not much different in one class of people than in another. The learned man and the big business man and the man who digs in the ditch all get their reasoning power and their minds from the same source. Somebody said—"The Colonel's lady and Judy O'Grady are sisters under the skin." This illustrates the point very nicely. All that the digger in the ditch needs to make him on a level with the judge is to just bring him up to his situation, but his reasoning power and his source of reason is just exactly the same, and the situation which will cause each of them to act for the protection of their loved ones, for the provision against the last days of their own life, for their comfort and their pleasure and for the benefit of their fellow human beings, is just exactly the same, and as the life insurance man gets better acquainted with human nature and is able to read it and understand it, just to that extent does he progress and make of himself a bigger man. It is probably the most important branch of the study of our profession.

LOVE YOUR WORK

It seems useless for us to say that today a successful man must love his job. And he must love that job exclusively if he is going to be a big man. We may find ourselves as we go about through the world observing this business and that business and becoming infatuated with it and wishing that we could be in that particular business. It is very commendable in the person who does this, but we must also realize that we can serve just one master successfully, that if we try to take up more than one business our energy and our ability must be divided and therefore our success will be divided. Every one of us knows that type of man who has so many irons in the fire that he never has any time for any of them. If we watch that man and observe him down to the time when he ought to be successful we usually find him to be a below-average man, barely making a living and many times a total failure. I never think of this subject that I don't think of the beautiful poem that Ella Wheeler Wilcox wrote, entitled "My Ships." It is a wonderful production:

MY SHIPS

If all the ships I have at sea
Should come a-sailing home to me,
Ah, well, the harbor would not hold
So many ships as there would be,
If all my ships came home to me.

If half my ships came home to me,
And brought their precious freight to me,
Ah, well, I should have wealth as great,
As any king that sits in state,
So rich the treasure there would be,
In half my ships now out at sea.

If but one ship I have at sea
Should come a-sailing home to me,
Ah, well, the storm-clouds then might frown,
For if the others all went down,
Still rich and glad and proud I'd be,
If that one ship came home to me.

If that one ship went down at sea,
And all the others came to me,
Weighed down with gems and wealth untold,
With honor, riches, glory, gold—
The poorest soul on earth I'd be,
If that *one ship* came not to me.

Oh skies be calm! Oh winds, blow free!
Blow all my ships safe home to me;
But if thou sendest some awreck,
To nevermore come sailing back,
Send any, all that skim the sea,
But send my Love ship home to me.

The sentiment of this poem is splendid. It is a wonderful poem. It stirs us and makes us think. But we know so many persons who have so many ships at sea that they are continually worrying about them. They have great elation when they think that if all of their ships should be successful and come sailing home to them, that they would be immensely rich and successful. And then their reasoning powers carry them on down that if only one-half of their ships come home, that the freight of just that many would make them happy, prosperous and successful, and then if only one, some particular one, should successfully weather the storm to the end, they would be successful and then the conclusion that if that one failed that life would be a failure. They are short-sighted in their reasoning that it takes many lines to bring in a successful cargo of freight, that it takes many businesses transacted together to make success. They forget the fact that divided energy reduces the chance of success. They overlook the fact that in jumping from one thing to another that it is impossible for them to concentrate on any one thing to succeed.

Do you play golf? Do you remember the days when you made the poorest scores of all and that they were the days when you did not

concentrate on the game? You made no drive that was a credit to you because of lack of concentration. There are days in your business when the same thing is true and there must be with the person who has many businesses a lack of concentration in all of them. Jim Hill was one of the men who concentrated and he built a railroad which is one of the greatest in the United States. He ran the rails and the track out into a wilderness and built an Empire, because he concentrated on his job. They said of Jim Hill that he was a hard task master, because he could not realize that the other fellow could not accomplish as much as himself. If he could do it he thought the other fellow could do it and his requirements were very heavy and yet these requirements made men, developed men, and made them successful.

Do you concentrate in your canvass? I have heard some of our agents make canvasses which were disgraceful to the profession. They were not creditable because they just simply were a jumbled mass of nothing, a duty of the man to insure, giving him a few facts and a few figures and expecting that to lead his mind to some kind of a conclusion. There was no system and in fact no arguments which would lead to a conclusion at all. Concentra-

tion in your canvass means a systematic presentation of the facts which will lead a man up to a certain point of decision. If you store your mind full of facts and if you have those facts at your command and if you have posted yourself on the conditions of the person you are canvassing, there need be no fear of your concentrating to that point which you will lead the mind of your applicant, but if you do not concentrate, if you are not systematic, if you have not trained yourself so that you understand your business, then you cannot lead the mind as you should. You cannot lead the mind of your applicant with an unorganized canvass. A little canvass can be made without much knowledge, if you have nerve enough to call it a canvass. You can see the prospect who ought to be insured and tell him a few things and take up a little of his time and maybe get an application, but that is not following your profession. You are just taking orders for the ten-cent store. And the life insurance profession charges such a man with the crime of neglecting his fellow-men, neglecting to provide for the welfare of the men, women and children in his territory for whom he ought to be a guardian. This is an absolute fact if the life insurance business means what we claim that it means.

When you have educated yourself systematically in the life insurance business, your vision of this business is so great and so strong with you that you do not fail to concentrate. You do not fail to radiate your enthusiasm which makes of you a magnetic person who cannot help but be successful. If you have educated yourself, if you have the proper ambitions, and if you have made yourself enthusiastic, you do not need to worry about your ships, because you will have only one and you will be in complete command and none of the elements nor any of the human influences will affect you in the guidance of that ship. There will be only to be taken into consideration the decrees of the Divine Providence.

LIFE INSURANCE THE PROFESSION WHICH LEADS THEM ALL

CHAPTER III

"Life Insurance the Proffession Which Leads Them All"

The Life Insurance Profession is coming into its own. Towering today above all other sales professions, it stands a wonderful achievement of success due to the perseverence of patient men and the cleansing fire of criticism. The Life Insurance man can hold his head higher today than ever before. He owes apologies to no man or profession. If we would make comparisons the profession gladly furnishes the facts which in any mind establishes its grandeur, honor and progressiveness. It is one with Service as its object; service not only to self but to others and to humanity in general.

Most businesses depend upon salesmen to market their wares. Some are salesmen behind the counter, some on the road, while yet others do business by mail. Salesmen all—and by them the house is known. The customers, be they for hardware, dry goods, or life insurance are not privileged to know the house and the individuals of the firm but the

salesman is the one on whom they look as the firm. By him the reputation of the house is made. Many businesses have had unethical salesmen. Many crooks crept into the organization. The man who could tell the smoothest story about his goods was at one time known as the lightning salesman. That individual has been in the life insurance business. Life insurance is the one profession which more than any other has realized the necessity of having creditable representatives in the sale of its policies. It is the one profession which has been cleansed as has no other. It was at the instance of the life insurance companies that the Standard Provisions Laws were passed practically writing the policies for each company. Why was this done? The greatest reason was to enable the profession to make its sales only on a plain business basis. The profession of life insurance had enough faith in itself and in its future to subject itself to the test of fire. The result was as intended. It was elevated to a plane which is the top of sales professions today. If the profession was to be elevated it must be rid of the crooks and the liar. Life insurance took up this task as its own job and finished it with credit. The smooth individual, the one who misrepresented his policies, his com-

pany, and all other policies and companies, is today in some other line of work. At one time the business was thought to be the dumping ground for all failures but today it contains more real great successes than any other profession. The reputable company today employs no man until it knows who he is and what reputation he has both as a man and as a salesman. If poor in either respect he must pass along.

Today under the banner of life insurance is gathered the select salesmen of the world, and they have their share of the honors as well as the profits of the company. We point with pride to their achievements. So well do they stand that it was they who planned the Soldiers' and Sailors' insurance scheme for our Government and it was these same men who placed the policies for the Government without a dollar of expense to it. This of itself is honor enough for us for all time. But that is just a beginning.

Many businesses of a semi-public character are always under suspicion as to the character of their investments. Life insurance is more free from the criticism than any other business in the world. Companies do not invest in industrial or speculative securities of

any kind. It may be said that the policyholders' money of the American Life Insurance companies is backed by the very soil of our land. Investments are secured either by loans directly on the land or indirectly are they so secured. Therefore from this standpoint the profession is above reproach and is most creditable to all engaged in it.

Our Government reports tell us that annually in the United States at least $100,000,000.00 of money is taken from our people by frauds and wildcat schemes. These frauds are accomplished by smooth contracts in the hands of oily salesmen. Not one dollar of this fraud money can be laid at the door of the life insurance profession. Not a dollar of this money was secured by a life insurance salesman. How much comfort is there in the thought that we are engaged in a profession in which no person is defrauded or injured and in which no citizen can lose a dollar of his money invested. The law so safeguards the policyholder that he must on any policy he purchases from a legal reserve company have value received and he must receive it at all hazards. Other businesses may have their schemes and their contracts but the life insurance business is an open book with the volume for every year of its life recorded in every

state in which the company is doing business. There is no question as to the maturity of every policy placed upon the books of the company. The fire insurance company places its policies knowing that they will never be called upon to pay eighty-eight out of every one hundred of them, since only twelve per cent of fire policies are ever called upon for loss, while the life insurance company knows that every policy of life insurance will some day be a claim, either on the living or the death side. Therefore the law bases these contracts on the most exact science in the world.

What of the salesmen who are building this great business? Who are they and what reputation do they have? The last four years of our Government's history has seen many new problems to be met. Money was being used to carry on the war in sums so great that the thought staggered us. What did the life insurance salesmen do? They sold for Uncle Sam one billion of Liberty Bonds, one-sixteenth of all the Liberty Bond issues, and on the sale of every issue took the lead and were so recognized by the Government as the leaders in the sales. This was a service to our Government which was given freely and unstintingly. The same record holds good in drives for the Red Cross, Y. M. C. A.,

Knights of Columbus, and other organizations. The life insurance profession was one hundred per cent proficient in all work of this kind and be it said to our everlasting credit that the banner of life insurance was through it all entirely without dishonor.

That is not all that was done by the Life Insurance man. Out of our ranks went forth to the Colors as many men as from any other business or calling and during the war in No Man's Land fell many a brave lad from our ranks, an honor to our Country and a credit to our profession.

Nor is this yet all. The final test came in the last three months of 1918. Across our country swept the dreadful epidemic of Influenza leaving a trail of dead policyholders from the Atlantic to the Pacific, totalling more than 400,000 in number. During every day of the raging of this terrible scourge, the Life Insurance man was at his post and performing his full duty. During this short time they poured into the laps of needy beneficiaries, over a hundred millions of money—the proceeds of policies which they had placed on their friends. Do you ask for the greatest service which any profession has given to mankind? Need you go further than this example for your answer? Do you seek the

greatest human benefactor of all time? Is there one who can even make claim along with the Life Insurance man after the closing days of 1918? History was made in those few days. History which tells of trials and tribulations, of sacrifices of life and scenes of death, heartrending to even think about and the good Samaritan through it all was the Life Insurance man who never shirked a duty nor forsook a friend.

Then is there a doubt as to the Life Insurance profession leading them all? Can you point to any business or profession so clean in all its dealings, which gives to the public as well as to its own policyholders such a full measure of service, which presents only contracts of value and whose representatives are the leaders of all sales forces and are so designated by our Government itself—and who in the most supreme moments of the world performed the greatest deeds of service ever known? I tell you the Life Insurance man can hold his head high today. Higher than any man on earth. And as he does so he knows that 400,000 newly made beneficiaries are looking on him as the greatest benefactor in the world and showering on him every blessing which can be conceived by a person to whom the greatest service has been rendered.

SALESMAN IS ADVANCE AGENT

No purchaser ever meets the salesman with open arms and a willingness to buy his goods. He must create an interest and must then make his sale. The salesman is therefore a teacher. The Life Insurance man teaches more good in this country than any other salesman. He is the advance agent of civilization in many regards. He is at all times aiding society and the country in general. It was the trader who first entered Hudson Bay. The lawyer, the doctor, the preacher came later. It has ever been the salesman who marketed all inventions. The invention made without being marketed was of no value to mankind. It is the Life Insurance man who has marketed the greatest article in the world—Estates. Every person is working every day of their lives to create an estate. The Life Insurance man sells to him on a systematic plan just what he is working for. It has ever been by this Service that the Life Insurance man has stood forth in the best profession in the world.

The biggest word in the business language of the world is not profit—but Service. We applaud our Edisons, our Fords, our Wanamakers and our Fields, not because of the mil-

lions they have made but because of their Service to humanity. We honor the Life Insurance salesman as the greatest of them all because the service which he has rendered is greater than any of the others.

VALUE OF FRIENDSHIP IN OUR BUSINESS

Garfield said "Friendship is the fairest flower that grows in the Garden of the World." It was true then and is true today. Friendship today plays a more important part in business than ever before. Every sale that is made must produce a friend. The service of our business demands that. The man who has friends and can render them a service will inherit rewards in direct proportion to the depth of his friendship and the amount of service he can render. We are rewarded just in proportion as we put back into life that which we take out. We are blessed only in so far as we benefit the world. The greatest religion in business today is that of friendship.

To be successful the Life Insurance man must serve as a protector to his policyholder. He must advise him. He must use his knowledge as a means of rendering a great human service. His entire business must be one of

human service. This can only be done when he has won the confidence of his policyholders —made them his friends.

There is no such thing as health, happiness and progress without friends. We cannot live alone. The man who has friends sees nature at its best. The sky is bluer, the sun shines brighter when we are doing a good act for a friend.

The desire for friends must come from within and every salesman should cultivate it and make it grow into a part of himself. Make yourself worthy to be called a man. Make yourself known to your friends as a true friend. Gain this confidence and keep it as the most precious jewel in man's possession.

LIFE INSURANCE MAN ONE OF CHARACTER

Today the Life Insurance man must necessarily be one of character. If not he cannot succeed. Character is the only commodity in the market which does not fluctuate according to supply and demand. It is always above par and never more so than in salesmanship.

When all is said and done, true salesmanship is but the fundamental of life's activities. It is just being one's self. We may study methods and principles of salesmanship but

until we sell a part of our very selves in each sale we have not even learned the first principle.

Character is the one thing that tells in it all. Great men would not be so were it not for their character. The men who run our great railroads and manufacturing industries would not be successes were it not for their character.

When the Company makes a contract with an agent he is furnished with supplies and is given an education in the selling end of the business. He then goes forth to make a success. To every man who goes out the Company gives into his hands something which is more valuable and sacred than all else, its reputation. The Company entrusts every man with that and he has a part in making it. As he goes about his business he is known first by the name of Peoria Life and second by his own name. Everything he says and does is a good or bad name for the house. The Company believes that it is placing its good name in safe hands or it would never have made the contract. Some day everyone of you will turn back your trust to us. When that day comes whether it be tomorrow or at the end of a long life of service every man should be able to lay it down without a blemish. Remember at all

times that it is your duty to keep the reputation of this Company just as white as your own personal reputation. Let there be no act or deed which will in any way reflect upon it. This is what the Company desires of you. It is the kind of Service we want each of you to render. We consider the reputation of the Company the biggest thing that you get from it.

CONFIDENCE IS THE BASIS OF SERVICE

It is the desire of everyone of us to render the best Service possible to be given. To do this we must have the confidence of our policyholders. Confidence is the basis of all service. For every right that we have we owe a corresponding duty. We have a right to life, liberty and the pursuit of happiness. We owe a duty to others to grant them the same right. We must so conduct ourselves that we will not infringe on the rights of others. Just so then must we guard safely all rights of policyholders so that we may have their confidence. If you have the confidence of a person he will respond to your wishes. He will follow your suggestions and do what you want him to do.

But if that confidence is lacking, he is not your friend and will not long be your cus-

tomer. More than anyone else does the Life Insurance man need the confidence of his policyholders. And he who realizes the true worth of his business will early realize that all of his transactions will be upon the basis of confidence. Confidence will be given by him. Confidence will be given to him and upon it he will build a great structure cemented together by the bonds of friendship which will hold it firmly together for all time.

KEEP PUTTING NEW IDEAS IN YOUR CANVASS

CHAPTER IV

Keep Putting New Ideas In Your Canvass

Life insurance stands in a better position today than it has ever stood since its beginning. The times are big with opportunities for the Life Insurance man to get a just reward for his knowledge, energy and ability. Out of all of these times will come a great host of insurance leaders, leaders in our business who will go down in history as men worth while; leaders who will accomplish something more than ordinary. Those leaders will be the persons who not only go about their territory seeing men and making canvasses but they are the ones who are using their heads today,—who are thinking—who are thinking out the very things that they want to do, planning and doing them in a systematic way. And one of the things for which it is necessary that the Life Insurance man be a leader is to enable him to keep his canvass a live canvass and not a stale droll affair that he presents to every man year in and year out with the expectation of getting results.

The business houses of this country do not stand still. They keep up with the times. If

new conditions arise, they meet them. In fact, they are part of the new conditions as they come along. Our Government which is probably the slowest to make changes of any institution that we know of, keeps fairly up with the times. Changes are made to conform to conditions as they are brought about by the progress of this country. Every kind of institution that depends upon marketing its goods to the public must keep right up to date and the measure of its success is just equal to the way in which it keeps up with the progress of the times. No Life Insurance man would feel like wearing one suit of clothes just as long as it would hang on him. He would decide that that is not good business. How much more important is it to the Life Insurance man that he keep his canvass dressed in new clothes every so often so that it will not tire him in the delivery of it and so that it will make the impression upon his prospect that it ought to make.

The Life Insurance man today who does not improve and progress just as the times progress might as well date himself back 25 years because if he is a back number he goes back very rapidly. All of the prospects that the Life Insurance man canvasses are human beings. Every human being is subject to

fatigue. Every prospect immediately puts up his guards as soon as the agent begins to talk with him. It is a matter of self protection—it is one of the instincts of the human race—and the Life Insurance man's duty is to make an impression upon that prospect; make an impression upon him so that he will give him time for the canvass. There is hardly a man in all the country who has not been canvassed for life insurance. Canvasses made by the average and the under average man are all about the same. But the canvass that gets across, gets the attention of the man, and gets his signature to the application is one that is not an old canvass that everybody has heard, but one which has new ideas in it. Every agent for this Company or any other Company going out should find a new way of expressing his arguments even if they are the very simplest and elementary arguments on life insurance. He can find a new way of expressing them—a way that will attract the attention of the prospect and make him see the point. I do not believe in making a spectacular canvass in any way. I do not believe in the agent trying to become an elocutionist, but I do believe he can make his canvass a part of himself and dress it up in a way that

he thinks is new and is the best for him, and then present it so that it will get the results.

I once heard a preacher who was making a great reputation as one of the great ministers in his locality and the only thing about this man different from any other was that he turned his sentences around. He expressed them in a different way than most people expressed their ideas. The ideas were just the same. They were no different from the average man's, but they were presented in a way which the people had not been used to hearing and he made a success. I take particular pleasure in reading all that I find of the sermons and lectures of the Reverend Hillis of Brooklyn. He is a great man—a broad man and he has a way of expressing his ideas which is peculiar to him and very attractive indeed and I firmly believe that that is the great part of his success. Of course, he is a man that is above the average, a man who would make good in any way that he planned, but with his ability he has realized that he can make it more pronounced by making a brand of his own argument to sell to the public. And by the way, he is a salesman just the same as the rest of us. He is selling his ideas. Instead of manufacturing an article and putting his name on it and selling it over the

counters of the retail stores in this country, he is manufacturing his ideas and they are just as much Hillis ideas as if they were an article to be sold over the counter.

Every prospect that you go to today with the old stereotyped arguments in the same old way will resent your canvass, and he should. But with just a little bit of change, a little bit of bringing up to date, he will be interested. Too many agents forget the purpose for which they call upon an applicant—the reason that they call upon him is to interest him in life insurance and get his signature. You can always remember that the prospect DOES NOT HAVE TO BUY, but that if the agent lives, HE MUST SELL. I firmly believe that one of the greatest drawbacks to the agent's canvass today is that it begins with the wonderful features and possibilities of the policy that he is trying to sell and I think that is putting the cart before the horse. If the agent does not know his prospect and does not know what kind of policy to present to him then he is handicapping himself when he goes to the prospect. If he does know these things which he ought to know about his prospect, then the thing to do is to talk to him about his needs. That is what he is interested in. The prospect is interested in himself and not in the wonder-

ful policy that the agent has to sell. Get on his side of the fence at once and then you are on common ground with him. How much chance of selling would an agent have to go to a merchant and try to sell him a horse when he has discarded his horse drawn vehicles and is using an automobile? The agent could talk himself black in the face without ever getting any place.

My observation has been that a great many times an agent selling things begins immediately upon the great advantages of the article that he has to sell. Suppose the National Cash Register man went into the grocery store and immediately began to tell the grocery man about the wonderful advantages of his cash register which would cost $300.00. He has immediately made a bad impression upon his prospect. He has immediately caused him to put up his guards which will prevent any sale that the agent might have a chance of making. But if he showed that groceryman how much time he could save at night in balancing his day's sales, how much more accurate and how much more satisfactory his work would be, then he has made an impression that has put him a long way toward the sale. He has shown the man an advantage to himself and whenever you show

a prospect an advantage to himself, it is going to interest that prospect. What is it more than anything else that has sold the Overland car? It is the advertisement that they have put out which always has the idea in it "Get the folks out into the open air and out into the country." That one thing has appealed to many people and started an argument at once in their minds that resulted in the purchase of the Overland car.

The cleverest advertising, I do not say the best, I say the cleverest, that is written today and has been written for many, many years is the advertisement of the patent medicine and quack doctor. These advertisements never begin describing the thing that they want to sell. Many a poor sucker has paid out hundreds of dollars because he read the advertisement describing his symptoms and convinced himself that he had kidney trouble or some other trouble and that Dr. Quack's remedy would cure him quickly. These advertisements simply talk to the prospect about himself. They present to him a lot of symptoms which he applies to himself and then decides that he has exactly what they have described and ought to have their remedy. This is the way that the insurance man ought to present his argument. He should show to the pro-

spect that he is in a certain condition and that in that condition his needs are so and so, that the policy that he has to sell fits those needs. When he has done that the prospect will buy. Whenever the prospect sees that the agent has described the condition, described the remedy for his condition, one which will improve and benefit him, then the agent has made the sale. This is one of the ways that the life insurance man can keep his canvasses alive and fresh and up to date. If the patent medicine man began his ad by describing his great Birch Bark cure which had been a remedy since the beginning of time, etc., and so on, nobody would read half way down the article. But they paint a striking picture with the prospect right in the foreground showing him exactly where he stands and how he can improve himself.

All people who write things about selling dwell a great deal upon creating the prospect's interest and after it is all summed up there is just one way to do it, and that is to create an interest in the prospect himself. Show him his own interest in the transaction —not your interest. He is not interested at all in you, but whenever you get over on his side of the fence and present arguments to him which show him *his* interest and show

him the advantage that your plan has for him, then you will arouse his interest, then you will get the statement from him which will enable you to apply the balance of your arguments to close your sale. Whenever the agent has aroused the interest of his prospect, right then is the time that that agent should have in command all facts and arguments well thought out by himself, well dressed up in new ideas, the very best way to present them so that he can handle the canvass, and he will do it from that time forward in such a way that he will be master of the situation. If he has to flounder around and become excited because his prospect has asked him a question that was not figured in his canvass as he intended to present it, then he will ruin his chance of sale after he has created it. But if his arguments are so well thought out according to the needs of the prospect he will be able to meet any phase of it as soon as it presents itself. And I think it is the absolute duty of every agent in the field to keep his canvass fresh—to keep it up to date—to keep changing it around, not in its principal points, but in the way of saying it.

If a public lecturer went out over the country and delivered his same lecture year in and year out, there would not be very many

years until he would not have any audience. They would be tired of it. It would be stale, and if the insurance man thinks that he can present a stale argument to prospects year in and year out and get any results, then he is thinking wrong, because it cannot be done. If you are selling a G. P. A. policy there were thousands of conditions arising during the past year which can be added to the canvass on the G. P. A. policy and make it so that it will be fresh every time that the agent presents that canvass. If you are selling Income insurance, just think of the vast number of arguments that have come up in this kind of insurance within the past two years. Is there any need for the agent having a stale canvass on this form of insurance? And just so it is with every other policy that the agent has to sell. Get out of this habit of making your canvass like the boy speaking a piece. We have all heard the boy who attempted to make his speech at school about "the boy who stood on the burning deck," etc. We have all heard that boy who got just so far and then began over half a dozen times and couldn't get any place, and if somebody coughed in the room, he was entirely done. The reason was that he tried to memorize the words and not the ideas. The insurance man should know

the points about his policy. He should know the ideas of his policy and then dress them up in his own words so that he can present them in the strongest possible way as a part of himself. The canvass is a part of the agent's self which he sells in every sale. He ought to think at all times that every bit of this service that he is selling has his name on it and always will have his name stamped on it. He ought to be willing to leave it with the prospect with that name knowing that it is the very best article that he can put out and that it will stand the test. We can all remember back to the time when William Jennings Bryan was unheard of in this country. We all know what put him to the front in one day. The speech that he made at the Democratic convention, which afterwards nominated him for President, was the very thing that made him a great man, and if we read that speech, there are no new ideas in it, but he just put these old familiar ideas into a new dress and expressed them with so much enthusiasm and so much earnestness and force that it so electrified the convention that it immediately nominated him for President.

It is just so with all of the other efforts of great men who have put themselves forward. It is very hard to get an absolutely new idea,

but there are millions of ways of expressing old ideas so that they come back, take their places and accomplish the desired result. I think the agent who keeps his canvass fresh and who keeps it up to date improves his own ideas and broadens his own ability so that he is a much bigger success. If he just adds to these newly dressed canvasses his determination to stick and hang on and make good, then there is little question about his success.

Determination plays a great part in the life insurance agent's success. If you look back over history you will find that all of the great things that have been accomplished have been done through the strong determination of some man. The cable which has played such an important part in international business would never have been laid across the Atlantic Ocean had not one man had a determination to accomplish that feat. We would never have had the steamboat, the locomotive, the telephone, the telegraph except for the strong determination of the person who had decided that he was going to accomplish results which he had thought out in his mind. If we sit down some day and look at the various maps of the world as they have been changed from time to time, to every one of these changes, we can trace a firm determina-

tion of some one man and had it not been for this determination the change would not have been made. If Columbus had not had the firm determination to "sail westward" there would have been no change in the map at that time. But he had such a firm conviction in his ideas and such a determination to accomplish his purpose that time after time did he go to Queen Isabella of Spain until he had her convinced and she sold her jewels to furnish him money to accomplish his purpose. It was his determination that did it all. We all remember seeing in our history of the United States and particularly in the history of the Civil War that picture of Phil Sheridan on his black horse charging up to his men who were retreating and saying, "Turn boys, turn, we are going back," and they did go back and when they went back they won a victory. It was just the determination of that one man that accomplished this purpose. It was nothing else.

The life insurance man succeeds only in proportion to the great determination that he has to make good. If he has a determination to build up an agency and sees a vision in that agency, he will build it. If he has everything else except determination to build to a certain point, he will fail. Hence, I say that if the

agent backs up his newly dressed canvass with a great determination to make good, then he will find himself an early success. I know men in the insurance business who are at the top of the profession and whose success is almost solely due to that great determination which they had to make good, a determination so strong that it permitted no obstacles to stand in the way of success. They were willing and anxious to tackle the very strongest jobs that came in their way, knowing that to overcome them meant that they would be stronger and better able to cope with the next situation which came up.

A new canvass and a big determination, boys, will build your agency up to the highest structure in this country.

THE DUTY OF EVERY GENERAL AGENT TO EDUCATE HIS SUB-AGENTS

CHAPTER V

The Duty of Every General Agent to Educate His Sub-Agents

A General Agency is not a success simply because the general agent himself produces a large volume of personal business. If that be the case it is only a personal agency. It is commendable and is very necessary that the general agent be a leader among his men in personal production, but to make his general agency grow to the proper proportions, to make it assume the lines of a general agency and to make his territory develop as it should properly develop, contemplates a broader foundation than the mere production of personal business.

One successful man in the insurance business has said "Behind every successful effort to increase an agent's effectiveness must lie the ability to give part of yourself to the man." In other words, every general agent should realize as his first duty the necessity of giving to his agents all that he has in him to help them and of each of them make the very best kind of success that he can make. If it is his desire that his general agency grow and

that his territory be developed properly, he must give the best that is in him to his sub-agents. He must do this in a way that will benefit them. The building of a general agency is just simply a school of instruction with the general agent as principal. And just to that proportion that he is a successful and competent teacher will his general agency be a success.

The object of a person taking a general agent's contract is to have under his control certain territory which he promises to develop for the Company. The Company has that locality as part of its total territory that it desires developed and it in effect goes into partnership with the general agent to have him do the Company's business in his particular territory. Then, the agent is building for himself a little Company in that territory. Every agent which he has stands in just the same relation to him as he does to the Company. It is the Company's duty to give every kind of cooperation, every kind of education, and every kind of reasonable assistance to the general agent to make him grow and extend his business and make a bigger and better success. It is the general agent's business and duty to give the same kind of attention and service to his sub-agents and make of them

successes. The Company should not be expected to look past the general agent to his sub-agents and do his educational work for him. That of itself contradicts the very intention and effect of a general agent's contract. To build in any business we must have good material and then that material must be properly coached to success.

If you take the greatest chemist in the world and set him to work experimenting to turn some baser metal into gold and he is successful in doing so and if he cannot impart the knowledge of the way he accomplished his feat, then he is not a success. He is not a match for the man who is less brilliant than he, but who has the ability to impart his knowledge to other people. The success of Edison has been in his ability to impart his knowledge to other persons and thereby to broaden his business to the point of making it the greatest of its kind in the world. The success of Mr. Schwab, the greatest sales director of the times, has been in his ability to impart his knowledge to others and stimulate them to success. He has always been untiring in coaching men under him until they had accomplished the object for which they had made their plans. Had it been otherwise Mr. Schwab would have been tying himself down

to details—down to his own personal production, and the business of the United States Steel Company would have been very meager as compared to its proportions today. Had it not been for this characteristic the sending of our soldiers to France would have continued to go on a very unsatisfactory basis and the food stuffs and the merchandise of this country would have lain without distribution and the war would not have been successfully terminated.

To be unable to pass along for the use of his sub-agents some fragments of his own ability stamps a man as lacking in organization abilities and leaves his men to rise or fall entirely on their own personal results, and as a rule, men left to drift in this manner, usually fail. To get results today in an organization, it must be united, and if it is a sales organization, the salesmen must have the active cooperation of some stronger person to not only guide them but to actually meet them on their own field of endeavor and see the conditions at first hand. If this was not the case and if this was not the requirement of a general agent then the Company would not need general agencies and all of their business could be transacted direct with every single person having contract with the

Company. We all know that this method would be weak; that the Company could not progress and that our territory would remain undeveloped. We have urged times without number that if a general agent employs a sub-agent, it is his duty to go with that sub-agent and teach him how to do the business; teach him our particular methods of business, no matter if he is an old and educated insurance man; teach him the shortest lines to success as an agent, and in so doing, he will make a good man out of him.

Some general agents follow this plan. Many of them spend time and money in hunting up a sub-agent and making contract with him in some particular locality and then go back home with the firm expectation that the man will send in applications and develop the territory. Of course, the general agent in this regard is disappointed because few, and very few, of the agents started in this way ever send in their first applications, but there are a very great many sub-agents who are contracted with in this manner who are capable of producing in their territory, with the right kind of assistance and the right kind of coaching, at least $100,000.00 of business. So the very first thing that the general agent must realize and have firmly fixed in his mind

is his duty when taking a general agent's contract. It is very poor judgment to procure a general agent's contract covering a specified territory and then make no attempt to procure for his Company the amount of business which that territory ought to produce for the Company. In other words, the agent who does not develop his territory, either does not recognize the object for which the Company makes him a general agent's contract, or is not the proper person to make the development necessary to call himself a general agent. The man who wants to sell life insurance and who is capable of making a success in the business must want to sell insurance badly enough to get thoroughly familiar with the details of the business. He must know how to find prospects; he must know what he is selling and he must know how to sell it. If it is left to him to dig out this information, his success will be very slow, but the general agent can put him forward in a way that will please him and that will develop and will bring out the enthusiasm which he has if he has any ability, and make of him a success. It is only by the general agent devoting his time and his personal attention to seeing to it, that every agent he has hired is properly started and when he has done that, he need

not worry about his agency making the proper progress from year to year.

I do not mean to indicate that every person can be a general agent and properly handle men and develop territory, but I do mean that a general agent should know himself well enough to be able to determine whether or not he has the proper ability along this line. If he has not, then he has no right to expect the Company to let territory lie idle for him. He is doing himself just as great an injustice as he is his Company because if he is not fitted to properly handle men and develop them and make them successes and his territory a successful agency, then he is making just as great a mistake as a banker would if he tried to fill the position of chemist.

The idea that I mean to convey is that first a man should determine whether he is fitted for a general agency and then after he has made that decision, he should set about to make himself a successful general agent. If he does not have the qualifications of a general agent, then there is plenty of money to be made in the writing of personal business and the personal agency is what he ought to take, with smaller territory, having an idea single in his mind to produce the greatest

volume of business that can be produced and do it himself and with his local helpers.

THE GENERAL AGENT SHOULD KNOW HIMSELF

The first essential of a general agent before he ever signs a general agent's contract is to know himself and his own ability. He ought first to ask himself whether he is capable of handling a general agency before he asks for a general agent's contract. He ought to ask himself whether he can develop territory; whether he can handle men and bring out the very best there is in them; whether he can impart his knowledge to his sub-agents and whether or not he is successful himself. Then he should find out along what lines he expects to build a general agency. He should ask himself whether or not the foundation he has in his mind as his ideal is broad enough on which to base a general agency and make of it a success. He must realize that in order to make a success, he must make successes for other people. He must have no little measly ideas of selfishness in his mind that will not permit his sub-agents under him to grow into big men. Their success is his success and the larger their success, the greater is his own. The man who thinks in his own mind that he must tower away above his general agency

and all of the members of his general agency in such a manner that they are mere pigmies, has not the proper ideal of a successful sales organization. He does not know the first principles of cooperation. He never has and likely never will make the first step of success in building a business. It is a very great credit to any general agency to train men so well that they can be recommended for promotion to fill other general agencies of the Company.

There are those kind of men who stand in their own light and after a certain time they get to the point of living just around the corner. He is going to do so and so just in a little while but he never catches up with that little while and consequently begins his drift backwards, at a certain time and with proper conditions until someone—possibly one of his own sub-agents—takes his place and he is relegated to the rear as a failure. It is just as necessary for a general agent to analyze his own self and determine his own weaknesses as it is for him to analyze his sub-agents. A man must know himself in order to be able to manage himself. The Government decided in building our draft army that personal tests of the individual were the most valuable discipline to be made; that it was the best index

to ability, and that the man of ability was the man to put forward and hold the positions to make the most effective army. They did not consider it necessary that a man have a technical university education, but it was necessary for him to have common sense, and for him to be able to apply himself and to impart his knowledge to other people in order for him to be successful and especially for him to be material for a commissioned officer in the army. What difference is there between an officer in the army leading his men to success and a general agent leading his men to success? Is there any? Absolutely none. If the officer in charge of his company left any single one man without his instructions, his organization—his company, would not be a success. One private without the knowledge necessary to make him keep proper step with all of the others would throw the company so much out of regular time and cadence that it could not pass inspection. Any one person without sufficient knowledge to obey commands would be a failure and likewise the company would be a failure and the responsibility of its failure would rest on the officer in charge.

If a general agent leaves one of his subagents without the proper help and without the proper instruction, he is just as guilty of

not performing his duty as is the officer building his company and he ought to subject himself to the same kind of penalties to which an officer would be subjected if he neglected his duty, and the least penalty that could be inflicted upon the officer would be his dismissal from his position and humiliation before his men. The general agent ought to make just that kind of stringent rule for himself. If he cannot handle his general agency, he ought to voluntarily dismiss himself and take a subagency until he is material for a general agent, if he ever can be.

The mental tests which the Government gave to the soldiers to find out in what position they could best perform their duty to the Government, were not intended to replace their methods of judging a man's value to the service. The officers making the tests did not claim that they could tell without question what kind of a soldier the man would make, but they were reasonably certain that the opinion which they formed from the tests helped them to measure a man correctly as to his mental intelligence. They tried to help the man according to his mental intelligence and place him properly where he would be of the most benefit to himself; where he would be in a just and reasonable position from his

own standpoint, and the best position from the Government's standpoint. They did not try by any of these tests to measure the loyalty or power to command nor did they try to measure the emotional traits of any person which would enable him to "carry on," but they left those traits and those standards and those personal elements to be brought out by the officer whose duty it was to make of him a good efficient soldier. They merely hired agents on the kind of contracts to which each individual was entitled.

I think this is a splendid illustration of the duty of the general agent in building up his agency organization in order to handle a general agency. After you have decided that a man is entitled to have a contract with you and that he is a good clean man and that he has reasonable intelligence so that he can make at least some success in the business, it is the general agent's duty to put himself in the place of the officer developing the company and that is to bring out of every man all of the character that he has and all of the success that there is in that man. He must be prepared to be patient; to give to the man the best and the very best that he can. It is not all roses instructing children in a public school; it is not all roses in building a sales

organization. There are many disappointments; there are many things to try our patience; there are many times that we find that we have on our hands failures, but that sales manager or that general agent shows a bigger and broader ability by showing his patience—by showing his hard work and by showing his determination and his intention to give to the man just as much of himself as he possibly can impart to him and help make him a success.

The Government found that 26% of the United States soldiers were above the average in intelligence and they found that the officers could develop the soldiers placed in their proper positions into a successful army able to entirely cooperate with each other to success greater than had ever been dreamed of in the history of any army building in all the world. The secret of the whole success was that the Government got down to a plain and systematic plan of building an army, first selecting officers, then selecting men and properly placing them as private individuals in that army, and then requiring the officers in charge to build an efficient army by imparting to each individual the knowledge and the spirit and the enthusiasm necessary to make them successful. When these men constitut-

ing an army built in this way were led over the top in France by proud, efficient United States officers, success crowned their efforts in greater measure than had ever been seen in any country in the world, and this success continued and was the talk of the entire world. It was not so much the bravery of our men as superior to that of any other army fighting at the front because—let's admit that they were no braver than their fellow soldiers of any other country, but it was their united effort; it was their proper knowledge; it was their proper spirit and it was the splendid enthusiasm that had been instilled into them that led them on to success with one united front. And the general agent who presents that kind of a front in the insurance business will be the biggest success in the business and will carry away with him the honors which are due to him.

TEST YOURSELF BEFORE YOU JUDGE OTHERS

The wise agent knows his ability. He knows his power; he knows his energy and how to conserve it. He is quick to judge the material that he has in his agency plans. He figures on the future development of his men; he looks at them with broad enough vision that he can see over a period of years a gen-

eral agency grow in the territory over which he has been agent, to the point of a great structure, the outlines of which make him proud of having accomplished something. In order to best serve himself—in order to make his general agency take its proper proportions, he must test himself along the same lines which he tests his sub-agents. First he must be satisfied about the use of his time and about his methods of work; he should ask himself a lot of very plain questions and answer them just as plainly and honestly and conscientiously as he would like his sub-agents to answer him if he were to ask the same questions of them.

Among the various things that he should ask himself are these: Do I plan my work systematically? Do I overlook the possibilities of the smaller towns? How many towns in my territory were not worked this year? And right in this connection, let me say that many an agent is overlooking large possibilities in the insurance business because he does not like to put up with the inconveniences of the small town. Don't forget that the small town is the nucleus for a very big volume of business and some of our best business has been written from little bits of places. Do I spend too much time loafing? Do I waste valuable time in

doing little detail work or doing things around my home that can be done for a little bit of cost by someone else? How many agents have I that did not produce business this year? Why didn't they produce? Was it any fault of mine? Could I have done anything to help them produce some business? What methods do I use in helping my agents produce prospects? Did I have them keep prospect cards? Do I have them make reports to me? Do I teach my agents to properly analyze the prospect's insurance needs before approaching him? In other words, do I teach him to know his man before he approaches him? Do I instruct my agents so that they can better read human nature? How many men in my territory who have no policy with my Company? Have you ever stopped to think that when a policy is written on a person in a locality, the insurance agents begin immediately to figure how they could have gotten their share, and in almost every instance a live agent could have had his part of the business?

When you hear of a man taking a big policy, do you go and congratulate him, even if it went to some other company besides your own? It makes him feel good and it makes him have a very high regard of you. Do I use care in selecting men with ability to succeed?

It is no credit for a general agent to make contracts with men who have no possibilities in the business. The general agent should not contract with a man unless he thinks he can be made to produce some business, not necessarily a big volume of business, but at least some, and it is not necessary that he personally write the business alone, but that he has the means of leading you or some other one of your agents to prospects who can be closed, then he is the man with whom to make contract.

Did I show any increase in my business last year, not only in the volume of business but in the character of business; in the renewal collections and in every phase of the business which goes to make a general agency successful? Have you ever asked these questions of yourself? How have you answered them?

Then along the organization line, have you ever asked yourself a few of these questions: Do I maintain an organization large enough to cover my territory properly? Remember that when the Company grants you a general agency, it contemplates you being the Company in that territory and expects you to develop it in the proper method, not only from the production of business, but from the or-

ganization standpoint so that your organization will cover the entire territory. Otherwise you are not progressing and the Company has made a mistake in giving you so much territory. Do I make every effort to hire and train men? Do I get my men together so that they cooperate with each other and with me? Do I work with my agents and observe their methods? If you have never worked with your sub-agents, you don't know anything about how they do their business. You don't know their weaknesses; you don't know their strength. Do I study their weak points and give them suggestions for improvement? Do I give my men a quota or allotment of business and then urge them to make it? Do I help them to make their allotments? Do I realize that the success of my organization is merely a question of the right kind of men who can hold up their end of the work? Do I praise my men when they make good records? Do I have the hearty cooperation of my agents at all times? Am I acquainted with the family of each sub-agent that I have and do I know the conditions surrounding the family? How have you answered these questions? Every one of these questions apply to every general agent in the business and his success is recorded at the Home Office in ac-

cordance with the kind of answers he gives to these particular questions.

Do I really give service in my general agency? Do I realize the value of service to agents and to policyholders? Do I impress my agents with this fact? Am I familiar with the policies and methods of other companies? Do I read good insurance papers and keep up with the times? Am I on good terms with the other insurance agents in my territory? Do I belong to the Life Underwriters' Association? Am I continually improving my knowledge of the service of insurance and its wonderful future? Do I study salesmanship methods of other lines and adopt them for my own use? In this connection, I think the more an agent studies the methods of a commercial institution, the broader he makes himself in the insurance business. Do I realize that the greatest service that I can render a man is to teach my agents to sell him an insurance policy? Do I have the whole-hearted cooperation of every agent and do I give him whole-hearted cooperation in return? Do I encourage my agents to give me new selling ideas so that all can profit by them? Have I mapped out my work for the coming year? Am I equipped mentally and physically to make my

agency organization as efficient as it can possibly be made?

The general agent who tests himself along these lines and answers all the above questions satisfactorily to his own conscience will be a greater success after he has done so and every returning year he will examine himself as did the people of old when they annually measured themselves by the Ten Commandments. He will find that he has not only grown in his personal production but that his agency has made strides which surprise him. There is nothing mysterious about it. There is no trick about it. It is just a man getting right down and looking himself squarely in the face and realizing what he is here for—what business he has to do and then determining just how is the best way to do it. Some one has said that efficiency is the way some other fellow would run your business if you would let him do it, but it is a real test of what ought to be done if the person would be honest and fair with his own conscience and do just what it dictates to him as the proper and necessary thing for him to do if he intends to be a success in the life insurance business. Try to answer the above questions yourself. It will not do you any harm. It may set you on the right track to bigger business. It may

make your general agency a little better this year. If it does, you have spent the time very well indeed. Some evening by the fireside would be a good time to think over all of these things and settle the matter with yourself and see whether or not you are as big a man as you really think you are.

WHEN AN AGENT FINDS HIMSELF

When the United States entered the war the whole country was entirely engrossed in commercialism—money mad. It took but a very short while to begin the building of an army. It was not long until every place had the appearance of war, but it was several months before we got down to real business. Why? Because it took time for the people to find themselves. It took the loss of ships; it took the casualty lists to awaken the people. We never began to win the war until the allied army found its soul. When it did find its soul it became an inspired, unconquerable force and began its march to victory.

No person succeeds to the full extent until he has found his soul. We may push ahead and make money. We may plan and execute our plans, but until we see the vision of the future with the sum total of our life as a great ideal we cannot and will not make a per-

manent success. The Life Insurance agent who goes into the business and fails to see that long line of beneficiaries blessing his pathway and fairly strewing it with roses for the great good deeds of his work, has not found himself. If he does not see a structure in his general agency which he considers the biggest and best which he can possibly build in any business or calling, he has not chosen the right profession. If he does not become enthusiastic over his calling to the extent of wanting everybody to know that he is engaged in the Life Insurance profession and approaching everyone face to face as the representative of the greatest business on earth, then he is an excuse in his profession and has not found himself.

Let the Life Insurance agent find his soul; let him see his profession in the right light, then he is a success. Then he devotes not only a certain number of hours to the business but his whole life is his business hours. He lives and breathes the business of Life Insurance. His enthusiasm and earnestness electrify all with whom he comes in contact. He sees not only a living for his family but a great mountain of good deeds which he can leave behind him as a legacy to his children. A man always succeeds in proportion to the extent to which

he finds his soul. Think of it,—am I not right? Are you not right now thinking of men in the business who are only excuses in the profession because they have not found themselves—have not found their souls?

SYSTEM MUST CONTEMPLATE MORE THAN WORK

No nation on earth has greater patriotism or love for country than the United States. In all of its history when need there was for an army, we had volunteers a plenty. Washington saved the nation with volunteers. Lincoln fought the Civil War with men from every walk of life, who came at his call for help. In those days the volunteer system did the work and won the war, but it outlived its usefulness. It had no system. When the nation had grown to be the greatest commercial nation in all the world, it was necessary for the means of carrying on a war to keep pace with the times and hence the draft system during the recent war. Many men said "I don't want to be drafted, I will volunteer before they reach me." The draft is a splendid example of a system revised and brought up to date. In the selective system it took from the nonessential businesses the men who could best be spared. It contemplated keeping up

the business at home. It selected only persons who were physically fit and not only that, but placed them in that part of the army where they would be most effective, have the best chance for themselves and do the most good.

The old volunteer system was all right in its day. It had its origin in the days of chivalry when war was not a business or a contest of industry or mechanics, but a battle of brawn; when armies could live largely upon the country as they advanced, and a nation's fate was decided on the field of battle. It adhered to the doctrine that the chemist may be permitted to lay aside his research, and the trained mechanic his lathe, while the unskilled laborer and the vagrant continued in unproductive paths. It took no account of the industrial life which must be maintained behind the battlefront that armies may be fed, clothed, and armed.

But the new system was devised, planned and successfully carried out. The war was won and the men returned to the various vocations in a systematic way, creditable to the nation and the world as the best example of army building, the best army selection and the best army demobilization.

Many a life insurance agent is working under the old volunteer system. He is out of

date. He is, in fact, being relegated to the rear. He is not up to date. His system does not contemplate the discipline necessary to success. He volunteers a few hours a week and for his efforts makes for Mary and the baby a meager living, not at all satisfactory to them or creditable to him. He must loaf just so much around the lodge halls with other loafer volunteers. He has no systematic plans for success. If he has a quota or an allotment it is only on paper and when the end of the month comes, if he has not made his allotment the failure causes no feeling of shame or regret for him. He is drifting along the easy road. No danger for him. As he goes about his work (better call it a job) the people know him as a good sort of fellow, but wonder how he gets along. They do not give him the aid of saying he is a success. He belongs to the waste army of the Republic. The life insurance business would be better off if this entire army were demobilized—sent home with dishonorable discharges. They are next to the crooks in giving our business a bad reputation.

The live agent today must bring his system up to date. He must contemplate 20th century people and 20th century methods. We are living in a country grown to a hun-

dred and ten million population and who have grown past the plainsman and the settler into the greatest aggregation of successful businesses in the world. Methods 25 years old will no more succeed today than could the volunteer system of Lincoln have won the war. The system of every agent to be a successful one must be broad and up to date and progressive. It is only in such a system that a successful agency can be built. If you have not already brought yourself entirely up to date in every way, do so at once. Don't be a volunteer. Get in the draft at once and if you can't discipline yourself into success, get under a strict officer who can make you use your five talents in the way the Lord intended you to use them.

OVER THE ALPS LIES ITALY

Too many men quit at the grade with little effort and hence the pathway of life is strewn with too many failures. It takes strength and determination to win and especially so today when success is not alone to the strong in body but to the strong well executed plans.

In 1896, 50,000 men on their way to Klondyke climbed and toiled and struggled on their way until they came to Chilkoot Pass. Here half of them turned back. They were within

a day's journey of success but quit at the grade which looked bad. Chilkoot Pass was largely a mental hazard. It took courage, grit and "sticktoitiveness" to conquer it. Over the pass was an easy road to the Klondyke. But the fainthearted, the weak, those of small will power, turned back—failures.

In the Life Insurance business there are too many who quit at Chilkoot Pass. Get just half way—here they find that it takes hard work to succeed. They must toil for 10 hours a day for at least 5 days a week to succeed and the task is a mountain to them, a mountain which they will not cross. Too many general agents have not the courage and determination and the patience to train sub-agents and build their agencies broader. They quit at the Pass without making a success in the business.

A general agency contemplates the development of a territory, not the writing of enough business to make a living, but the proper placing of the Company's goods in the hands of the population of that territory. A little personal business deserves only a little territory but a large territory must be organized if the general agency is to grow and be a success—if the Company is to be a success in the territory.

PATIENCE

I know of no business which requires more patience than does the business of Life Insurance. Any profession which deals with people requires that a person know human nature and know how to deal with it. If an agent is to produce business, if he is to secure many applications, he must learn how to sell. He must learn to combat human nature. He should study the way people buy—not how to sell them. He should keep in mind the motives that move men and play on them. All persons will not flock to him with open arms but he must toil along meeting rebukes tactfully and guiding his prospect to the dotted line with diplomacy and judgment. If a General Agent is to build up an organization he must know human nature and learn how to deal with it in sub-agents. He must be prepared to stand a lot of grief. He cannot pick ideal persons and set them into positions. He cannot select men with the natures pleasing to him or easy to handle, but he must expect all kinds and he will get all kinds.

One may be a crank of the worst kind on some subject, but a good salesman. One may be very religious to the very extent of being tiresome. One may be very profane to the ex-

tent of being obnoxious, but these traits of nature must be tolerated if we are to build an agency to success. Reforms are not a part of our business and that man who tries to make his fellow man adopt his nature or his personal ideas, is not only wasting his valuable time but is going back to ancient methods, and these methods fail. The main object is to recognize ability if it is there and develop it. If it is not there, don't waste time trying to furnish brains. But if you have a man with ability there is a way to develop him. Maybe it is through close acquaintance with him. Maybe it is by carefully educating him in the business; maybe by knowing his family and his acquaintances. There is some way. Find it. Study your man. Know his nature. Know his habits. Know his family, his condition, his desires, his aims, his objects, and then find the plane on which you can get on common ground with him and you can develop him. Remember always—be patient—try again. Give him another life, another help. Try from another angle. Maybe it's you who is not doing your best. Maybe you do not know your man as you should. I think patience counts much in your personality and has a heap to do with your success.

IN LOCAL CONDITIONS WE FIND EDUCATION

In the northern part of France there is a country called Brittany. The people of this country are plain, uneducated fisher folk, engaged in deep sea fishing. The country is a barren, rocky coast land. The waves of the ocean constantly dash against its rocky coast with such force that there is at all times a barrage of mist along the coast. It is said that there is not a home in all this state which does not mourn the loss of a member or a relative in the recent war. The people are earnest, simple people. Out of this war has grown a custom of gathering on the beach in the mist. There they imagine that the souls of their loved ones who are dead are in this mist. They talk to them. They imagine that they can hear their voices. They imagine that they can give them messages from beyond the mist. The custom is an interesting one, and they go back home relieved and comforted.

For the Life Insurance man in the United States there are just as great and interesting gatherings. The soul of every victim of influenza calls back through the mist to the folks at home for more protection in life insurance. Every family and every member of the family has had impressed upon him the necessity and

advantage of life insurance. In every nook and corner of our land we have had a plague which has stricken down the strongest in our land. Everyone has seen death in a different light than he ever did before. To be near death makes a man see correctly. Self preservation is the first law of nature. Protection for one's self and those dependent upon him is one form of self preservation. The epidemic of influenza with all its ravages and all its toll of human life has been a great educator for Life Insurance. Human sympathy is the element which makes one individual touch elbows with another human being. It is the quality which enables the salesman to paint the picture which touches the heart.

Today the material for human sympathy pictures is greater than it ever was before. Every soldier who gave his life on the battle field of France with upturned face to the stars of Heaven thanked God for Government Insurance. Everyone of these thanks is a cry for more protection at home today. When that American youth said "Take care of mother, and I'll go to Hell for Uncle Sam," he made the greatest argument in the world for Life Insurance. He painted the picture which would get the signature on the dotted line every time,—unless there be in the back-

ground a mother, no portrait of man is complete. Boys, don't fail to use your brushes today. Paint pictures. Make them so vivid that the prospect will see himself as he is, and will see Life Insurance for what it will do, and especially for what it will do for him. We all have our day dreams. We all see big pictures in our dream mirror, where we are drunk on art, love, dope, or business, but the man who puts his picture on canvas and sells it to Col. Pierpont Morgan, for the big dollar, is the only one who is really IT.

ENTHUSIASM IN OUR BUSINESS

CHAPTER VI

Enthusiasm in Our Business

To be the largest kind of success in our business what do we need more than anything else? If I had only one choice I should select enthusiasm. Why? Because the fire of it and the earnestness it engenders, overcomes more obstacles than anything else. We can by main strength and awkwardness in most any kind of work, obtain a certain degree of success, but we must pass the dead line. We must move up into the clouds before we really taste success.

I am an optimist and I am a great believer in good healthy dreams, dreams which broaden your vision, dreams which make you see a structure finished and inhabited, which lay out before you in perspective all you live for. I admire the boy who dreams of living in the house with the Golden Windows even though they are no better than the windows of his own little hut, his vision has been broadened and he is better off. I admire the agent who dreams of the big business; who in that dream sees an agency rise on the foundation he is laying; see it rise up and up until it

fairly towers over everything else in the community; sees himself grow along with it until he is one of the big men in the locality. A man owes it to himself, to his family and to his children, to be just as big a man as he possibly can. To do this he must be earnest and he must be enthusiastic. Mere knowledge will not carry one to success. But reasonable knowledge with earnestness and enthusiasm will level all the mountains in the pathway to permanent success. It takes earnestness and enthusiasm to make success.

Why do we go into the Life Insurance business? For the same reason that we engage in the banking business, for the same reason that we become lawyers, for the same reason that we become doctors, for the same reason that we take up commercial lines—to make money. Let's say to make a living. In this business which we have chosen as our profession, we find ourselves with no stock of goods on the shelf, with no banking house to which people throng, but we have what all need, the estates which they are seeking to create. By offering these estates just in an average way, we make a living, but most of us are not satisfied with just a mere living. How are we to get more? Until the water gets up to 212 degrees there will be no steam in the

boiler, but from that degree on there is a force generated, the most powerful force known. What we need is to go past the 212 degrees. We need to move. We need to generate power and make that power carry us to success.

Too many persons look upon success as a sort of Santa Claus, that drops presents into your stockings while you sleep. Well, success does not behave that way. He is a hard person to catch, and just as hard to hold after he is caught. If you have ambition you want to see people and have them see and know you. Don't go about this business in which you are engaged as if business was all a joke. It is a serious life you are spending here on earth and you must be earnest about it. To reach the goal which will brand you as one who has done a little better than the average you must hustle a little faster than the other fellow and you must realize that you can go faster. No matter how high you have gone, your success has not carried you as far as you can go. What do I mean? Just this. We in the life insurance business must make veritable dynamos of ourselves if we would go forward. Human beings like force and energy and sincerity. All of these traits are contagious and make us friends and get us business. Go into a community and write ten applications and

everybody knows about it and wants to boost for you. Why? Because they look at you as a success. Deliver ten policies in any locality and if they do not produce you ten more you have not done your duty. You have not been fired with that enthusiasm which makes two blades of grass grow where one grew before.

Enthusiasm and earnestness—What is it? Let me tell you by illustration.

In 1837 two boys entered Faneuil Hall and heard Wendell Phillips' great defense of Lovejoy. One youth was an English visitor who saw the portraits of Otis and Hancock on the walls,—yet saw them not; who heard the words of Phillips, yet heard them not because his heart was in London and felt not the American patriotism. But the blood of Adams was in the veins of the other youth. He thought of Samuel Adams, who heard the firing at Lexington and exclaimed: "What a glorious morning this is." He thought of John Adams and his love of liberty. He thought of Old Man Eloquence, John Quincy Adams, and as he listened to the words of the speaker, tears filled his eyes and pride filled his soul. It was his native land. With his heart he believed in patriotism. It was a part of his very self.

Insurance is your profession. The best in the world. Make it a part of yourself so that you can feel it as this youth felt his patriotism, and then you can make others feel as you do.

I believe in having at all times a real enthusiasm about your business—the kind that is a part of yourself. Make your business so much a part of your very self that every time you shake hands with a man, be he friend or foe, be he prospect or not, that he will say "Well, there's a man I am glad to know." Have so much enthusiasm that every time you take a man by the hand at least an electric spark of yourself will permeate him and make a desire to at some time sign an application for you. Get that great desire to do the wonderful good of insuring the life of a human being for the benefit of other human beings. In all the world there is no thrill like it.

We all like contests and feats of strength. But have you ever seen any that thrilled you half so much as conquering an applicant who fought you hard against giving you his name on the application? We are all thrilled at a horse race when thoroughbred is raced against thoroughbred, for every ounce of their worth. But is this half so thrilling as to defeat an opposing agent in a race for the life

of a human being as an insurance risk? In all the world there is not such a fascinating business as ours. And to succeed in it is honor and glory enough for anyone. I would not exchange it for any other business or profession on earth.

Did you ever hear a real old fashioned, sincere southern preacher at a camp meeting or revival? He is the best example I know of what a Life Insurance man should do today. First he has his sermon to deliver but he delivers it with an earnestness and an enthusiasm which makes people think, which touches every fiber of their human makeup, and it makes them act. Energy? Yes, a plenty of it. Earnestness? The most in the world. Dramatic delivery? Maybe. But what's the difference if it gets results?

The Life Insurance man today has more material at his command for use in an earnest enthusiastic sale of business than ever before. Then what do you owe to yourself? You owe it to your family to make the most money you can and you owe it to yourself to make the most you can of yourself. Double your work and see what the results will be. It won't hurt you one bit, but you will be pleased. You have in your hands the goods to sell. But for good-

ness sake, don't try to sell them in a half-hearted way. Be earnest. Be enthusiastic. Be a success, whom others know as a success, and then your family will be prouder of you than they are of the neighbor next door.

PLANS FOR EDUCATING THE AGENT

CHAPTER VII

Plans for Educating the Agent

For a long time Life Insurance Salesmanship was in a very deep rut. But we are proud of the great progress that has been made in the past ten years not only in Life Insurance Salesmanship, but every other kind of Salesmanship. The time is past when a life insurance company can fail to cooperate with its sales force and make progress. We all can remember the time when it was the proper thing to contract with just as many men as possible no matter who they were, give them a rate book and supplies and wish them well, sending them out to write all the life insurance they could in any way that they could. Those were the days and the times when our business did not have the splendid reputation that it has today. This method of hiring agents and sending them forth to represent the company was very largely responsible for that condition. There are a few old fogy companies yet who are following this practice but they are so few that they are not worth mentioning.

The agent is no longer set adrift without knowledge of the business he represents or

without knowledge of his company, its policies, and the goods he has to sell; but he is given every assistance and every cooperation that can be given. The companies now realize that it is an asset to place their business on a higher plane, that it is a very big asset to have the good will of the people on whom they depend for business. Consequently, every agent who represents the company must be a man who will give credit to his company and be a credit to the business. He must be educated.

We realize today that the secret of achievement is to be able to bring the *whole man* to the day's work; not a lop-sided man; not a half educated man using only a part of his ability and energy but a whole man with a purpose in life and a goal for his aim. We have very often seen a fruit grower cut off half of the branches of a tree in order to make it develop and grow better and bear better fruit, and it is very often necessary for a company to cut out one half a man's ideas in order to have him concentrate and be a real successful life insurance salesman. We all realize today that it takes concentration to sell, that it takes knowledge of the goods, and above all that it takes right methods which are rapidly coming about by the system of education

adopted by the particular company, by that training which brings its agents fully up to a standard and its sales arguments to creditable canvasses.

For a year we have had a course in Life Insurance and Salesmanship and when we decided to put on this course we made it a requirement that every full time man must take it. It is a course conducted by correspondence, having twelve lessons covering three months. We established a minimum passing grade of 70% and have conducted it on a very rigid basis. A lesson is sent to the agent each week with an examination paper which must be returned by the end of the following week. It is then rigidly graded and a report given him upon his paper accompanied by the correct answers to all of the questions. The questions are so framed that the student must necessarily make a careful study of the lesson in order to give the proper answer. A copy of the grading of the paper is sent to the General Agency in which the student belongs so that he too is kept informed of the progress of the student. If he falls below 70% in his general average he must take the Course over again. If he fails to take the Course his contract is canceled. We realized that to make this a high class Course it must be rigid and could

not be slip-shod and wishy-washy. Consequently, we have been very well pleased with our results. During this time we have had 512 agents enrolled for the course of which 284 have graduated and 228 have been dropped. These were very largely part time men. We allowed wide latitude in taking the Course at the beginning. This means that 56% of the enrolled, including part time men, have gone through and graduated. The average grade has been 88.4%.

As I stated before we are very well pleased with the results of our Course. We can see that it has strengthened our agency forces, and it has strengthened the General Agents themselves. It has standardized our canvass, it has helped many men to organize their thoughts and ideas and their knowledge of the business and apply them successfully. We do not employ experienced life insurance men. That is, we do not take men from other companies. In our whole agency force as it exists today there are only five men who have had previous life insurance experience. We take men from other lines and train them in our work. So we realized in making this Course of ours that it must be purely a Peoria Life Course. It must be simple and plain to understand. It must not contain too much of the

technical side of the business and yet it must give sufficient knowledge to educate the agent in the business.

For many years before we had this Course it was our plan to take a new agent and sit down with him and for several days give him instructions in the business, tell him what he would want to know about the life insurance business. We always found in hiring a man from other lines that he would say—"Now I don't know a thing about the life insurance business," and we would say to him that that was in his favor, that it was our business to teach him the business and we would proceed to do so. We sought to make our Course cover just what we had been in the habit of telling to men personally. Before we had this Course, after we had instructed our men, we made it a requirement that, if he worked under a General Agency, the General Agent himself or some one for him must take that man and personally train him in the field for several weeks until he was a success in the business. If he worked from our office we would do the same thing from there. We maintained three men on salaries for training these men, and I am glad to say that we were satisfied with results. Since we have had this Course we still maintain the same rule that

the new man started must not be left to drift alone but must be given assistance in selling until he is successful. We follow the same plan so far as field training is concerned that we did before we established the Course, but we make the agent study the things that we set down in our Course, which now takes the place of the personal talking.

The time which determines whether the agent will be a success or a failure is the first few weeks of his work when the empty days come around, when the blue days visit him, when he has the days when he cannot make a sale or get a successful interview, and discouragement comes. If he is left alone with all these things, he will soon be out of the business, and that is what we try to guard against. We do not hesitate to tell a man that he is not fitted for the life insurance business if we believe that he will not be a success. We do not hesitate to make a very thorough and careful investigation of the prospective agent, and tell him that we are doing so. We want him to know that he must be our kind of a man before we will take him into our agency force, and we want him to understand when he does come into our agency force that he is coming into one Big Happy Family of Successful Men, who cooperate for each other's interests.

The time was when it was up to the man to make good but now we believe that it is the Company's duty to investigate every man before he goes with them and satisfy themselves whether he is the kind of a man they want and who will be creditable to the business. If he is not then tell him so and refuse to contract with him. But if he is a man with whom the contract is made then the responsibility of his success shifts from him to the Company and it is the Company's duty to see that he makes a success in the business, which can only be done by properly training him and giving him the personal assistance which will make him a successful life insurance salesman.

The education the new man wants is simple, it is not technical information. He wants to know something about the institution of life insurance; he wants to know what the institution stands for and what it does; he wants to know its responsibilities; he wants to know about the particular company he represents and its history and its methods; he wants to know what service his company gives. He wants to know how it treats its policyholders and beneficiaries, and he wants to know if it is prompt in its methods or if it is old fogy. In other words, he wants to know whether it is alive or dead. He wants to know

that they are cooperating with him and he wants to know the correct and quickest methods of selling its policies and to that end he must correctly understand the policies. The company should realize all this and never for one moment forget that the agent is the company in his particular locality, that the agent's reputation is the company's reputation, and that his methods are the company's methods.

The education and training which a company should give to its agent is just what an individual would sit down and tell to the man if he had the time to talk to him, just what he would tell him about the company and its policies and the institution of life insurance. Every man who enters the employ of a company in selling life insurance must have knowledge about what he is selling before he can have confidence in himself. It is, therefore, the duty of the company to give each agent this knowledge and training about the business and about his particular company. Not so much that he must use that knowledge but that he will gain the self confidence that will banish his fear and enable him to be a successful salesman in the field.

We have found that a Sales Course establishes a standard for our agents in their work.

We have found that it necessarily weeds out the undesirable and the weak ones and that it raises the standard of our business. We have also found that it corrects false ideas in the agent, that it gives him reliable, accurate information and makes him really know that he can hold himself out as an adviser on the subject of life insurance to any and everybody in his community. We have found that it corrects one sided men and makes them strong and successful and that it standardizes our canvasses because in our Course we have dwelt with particular emphasis on the canvass on our own policies. We have also found that it makes our agents more permanent because throughout this Course we impress upon them the bigness and importance of life insurance. We have found that through this Sales Course we can make our agents get closer to their policyholders and thereby establish a better good will for the business and for our particular Company. We recognize that the good will of our policyholders and of the insuring public is the biggest asset our Company can have.

We have found as a result of our Salesmanship Course that it teaches the agent how to study and what to read. When a young man goes to a university and comes out graduated

he is not a successful man but has learned how to study the particular profession for which he is preparing himself. His success in the world when he begins to practice his profession is in proportion to how well he has learned to study and how he applies himself in that study. This same thing is accomplished in our Salesmanship Course. We do not stop with the Course itself but suggest a course of reading for the student. Maybe he will not read all that we suggest but he usually reads a good part of it and that gives him just that much better knowledge. Then the everyday practice of what he has studied for three months gives him the practical knowledge and makes him bigger and stronger. We can teach him through this Course to have more initiative. We can teach him how better to observe human nature and take on more tact and diplomacy in his work. We can teach him the human side and the sentiment in connection with the life insurance business. We can teach him all of these which broaden him and make him a better and bigger man.

When we put out this Course and made it a requirement for every full time man to take and pass the examinations, we came up against some objections from some of our old

men, not many, because most of them were eager for the opportunity to take it. But we would occasionally find that old man who knew that he had gone through the old school of experience and that he knew about all that was necessary for any man to know in the life insurance business. But we required him to take it just the same, with the result that we found that these old men had forgotten the elementary principles of life insurance and were overlooking its very rudiments which appeal to the layman in the selling of a policy. They had let their canvass grow stale and were passing over the little but most important things. They had grown so accustomed to set forms of selling that their canvass very often would not give the prospect that information which would make a good solid sale and keep the business on the books. It is like the old engineer who gets so used to running his engine that he gets careless and he is the one who has the accident.

The school of experience is a fine one for anyone. We cannot deny that. It is necessary and yet without any assistance in any other way it is a very costly school. We believe that when a new agent is secured he should be given an idea of what life insurance really means, of its functions and service to

widows; in helping to feed, clothe and educate little children, and in making old age happy and comfortable. He should be taught the mission of a life insurance company; he should be told what the law requires of a life insurance company, making it the safest and most solid institution in the world. He should be taught and instructed in the company's policies and should be told of the company's investments. If these ideas are rightly presented they will make a right minded new agent want to do two things—first, to go to work with the shortest possible delay, and second, while he works he will want to learn all he can about life insurance and what it will do and what he can do in that business. He will get a vision of his own importance in life insurance and in the business world and that vision will place him second to none in the important professions of the world.

CONTAGIOUS OPTIMISM

CHAPTER VIII

Contagious Optimism

One rainy afternoon two years ago, a half dozen men and women sought shelter on the steps of a bank in the outskirts of Chicago. They had merely stopped there to get out of the rain. A little boy going home from school told his mother that several people were on the bank steps trying to get into the bank. In that bank was the little sum of savings of the family. The mother immediately became frightened and told the information to her neighbors and it began to spread. In a little while a great crowd was gathering around the bank and the story going that it had failed. This happened during a time of prosperity when the bank was in the very best of condition. It opened its doors the next morning as usual and a great stream of people surged in and many withdrew their money. It caused the bank a great deal of annoyance before the story was proven to be false. This is how contagion spreads among the American people.

The business of the United States is done on faith and credit. It is just as solid as it can

be and yet this faith and credit in human beings is the most stable part of even the banking business. We have all seen individuals with plenty of money to back them, with a good business venture, and yet we have seen them make a tee-total failure because they did not have the faith and confidence of the people with whom they had to do business. Today a bank is organized in our community. It has $100,000.00 of capital stock. That capital is all paid in. It is ready to do business. People come in and the bank loans this same $100,000.00 or their capital and takes notes for the money loaned and the bank gives a pass book with credit for the amount of money borrowed. Right then the bank has resources of the $100,000.00 capital, $100,000.00 of loans, a total of $200,000.00, and yet no money has changed hands. The bank is perfectly solid and in good condition. Someone buys a few shares of the stock and a few live wires begin to boost for deposits, and in a little while we find that the bank has a good reputation, is growing steadily, and at the end of the year has paid a dividend. Then everybody wants to buy the bank's stock because it has been built up, its credit and its good will have been extended to the point of making its stock valuable.

Every kind of a business institution in the United States, if it builds at all, builds on its good will more than on its money, because it must have customers, it must have patrons in order to have business out of which it can make profits. This good will and this patronage must come before the profits and before success has come.

We received the news over the wires one day that the United States had declared war with Germany. Just as soon as that news was flashed and just as soon as it reached the individual American, his blood began to tingle and he had a desire to protect his country and thousands on thousands of men gave up their vocations, gave up their businesses and went forward for the protection and in defense of their country. This was the contagion of patriotism. We saw this same contagion spread and keep on spreading until the last gun was fired in the greatest war the world has ever known. We saw it continue to spread over this country until the biggest men in the country entirely gave up their business and went to work for the Government, for their country because of this contagion of patriotism: patriotism, which is a very part of the body and soul of the American people, and yet

it spread just like any other contagion spread and made us win the war.

Someone told us that we must close up our offices one day in the week, close up our businesses in order that we might save fuel to help in winning the war. This was done without a complaint. It caused great sacrifices to business and yet it was done purely out of the contagion of patriotism.

Have you ever attended a Revival Meeting? I mean a real, southern Revival Meeting? If you haven't you don't know what suggestion from one human being to another means. If you have never had this experience you never have felt the effect that the thrill and action of one human being has on another. If you have never seen a great congregation of people absolutely go into hysterics almost to a person as a part of their religious exercises, then you have never seen a real Southern Revival Meeting. And what is this? Nothing more or less than the contagion of the religious devotion which these people have made. One time in the backwoods of eastern Kentucky, I attended such a Revival Meeting. It had been going on for two days and the proper enthusiasm had not arrived, although the minister and all persons in charge had worked very hard to accomplish their desired

results. In the afternoon of the second day, there came a moment when everything was very quiet. A little boy was standing on a seat so that he stood up above the crowd. He was not more than 12 years old and in this moment of stillness he held out a handkerchief in his hand and dropped it, saying, "That is the way you will drop into hell if you don't change your ways." It is needless to say that the enthusiasm arrived immediately. There were probably five thousand people in that audience and I think nine-tenths of them were in hysterics in less than five minutes. They continued so for the rest of that day until they absolutely wore themselves out. This was pure contagion that had been engendered by this little boy just at the proper time. It had its effect on the great audience of men and women, who were mature in their years and in their experience. We may say that all this is foolishness, does not amount to anything, and yet it is a strong mind and an iron will that is not affected by the enthusiasm and the hysterics which come from a scene of this kind.

The Society of this country is built entirely upon faith—faith in human beings. Today a person is the idol of the American people and he continues to be so as long as they

have faith in him. When the faith is gone, then the idol is gone. In this country this faith of Society goes by epidemics, just as much as does disease; just as surely and just as much as did the great epidemic of influenza sweep over this country a few years ago. If today it was announced that gold had been discovered in Nebraska, the trains could not carry the people who would be on their way there within twenty-four hours. Someone begins on the Board of Trade to buy grain and the price immediately goes up. Not because the grain is any more valuable, not because there has been one single cent of value added to it, not because the demand is any greater than it was the day before, but some person started to buy grain and paid a larger price and kept on increasing the price. We have seen grain go by leaps and bounds until it reached figures never heard of before. Then someone began to bid lower and prices began to go down. We have seen them go down just as rapidly as they went up. Pure contagion—that is all that you can call it. If faith is in the saddle, then things go in great shape. If faith is dethroned and pessimism steps in, then we go down just as rapidly as we went up.

Every person here has during the past three years known of a piece of real estate in

his locality which someone had for sale and it would not sell until after he had made a transfer of this property to someone and let it get noised about that he had sold for such and such a figure. Maybe in a day or so it was transferred again at a higher figure and then the demand was on. We have seen this same piece of real estate actually sell to persons who paid their money for it at two or three times the original value of it. Now there is nothing in the world in that but the contagion that has been manufactured by someone. The value was not increased. Not a nickel was added to the actual value of the property but people were made to believe that they wanted that piece of property and they bought it.

Probably the darkest day for England during the recent war was that time when the head of the Bank of England called in Lloyd George and asked him whether or not they should honor certain very great demands for munitions which were made upon the bank for that day. And he said, "If we do not honor these certificates our credit will be gone and we cannot open our doors tomorrow. If we do honor them and pay them, we will pay out more than the bank has as its resources and we shall have to have assistance from other sources to do so." Lloyd George said, "Can

we get the assistance?" Bonar Law, head of the bank, replied, "We can." Lloyd George said, "Then pay them." And they did pay them and the faith and credit of the Bank of England stood the test. In a few days they had worked out until they had conditions in better shape, and so the crisis was past. And yet only the few people at the head of the Nation knew the crisis that they were then going through.

Some few years before the recent war, Woodrow Wilson, then President of the United States, caused to be established the Federal Reserve Banks. Twelve of these banks were located in different parts of the United States to stabilize the currency and financial system and to direct and control the banking conditions of the country. These banks operated all through the war with such a flexible system of financing that we went through that period in a way that is creditable to the Nation and which brought her through in better condition than any other nation, better even than those who planned the system ever thought that she could come through.

Just as soon as the Armistice was signed, we all thought: "Now is the time when something is going to happen," and it did happen. Things went down, great factories had

nothing to do, people were thrown out of employment, but very quickly did this condition right itself and we had following in just a little while a very great era of prosperity. We all said, "Well, the readjustment period must come some of these days—prices are up, all kinds of things are on a different level than they ever were before, and they must get back." We knew it would come—and it did come. Prices began to go down and they continued to go down. Prices on farm products, prices on manufactured products and everything in the country have been and will be affected before it is over because that is the only way we can have a readjustment. We expected the condition—we longed for it to come and when it got here we were very sorry that we had it. But we must remember that when prices soared skyward, that every person in this country who was affected, stood the test. If he did not have the money with which to buy the article at the increased price, he went out and earned it and paid the price. The average American citizen during this period spent all of his money like a drunken sailor. He did not count the cost. He did not figure that there would be a time when conditions would change. He was not contented with the usual things on his table, but he must have

strawberries in January and every other article out of season, no matter what the cost. We must remember that during that period this country and her financial system came through without a scratch, that from the twelve centers of the Federal Reserve Banks in the United States, we have seen the banking business and financial business of this country equalized and stabilized.

Now you ask what all this has got to do with the life insurance business. It has everything in the world to do with the life insurance business and the life insurance man. How have the past few years affected life insurance? They have taken the little life insurance man, and, mind you, I said little intentionally, and caught him in their grip. He has gotten right into the panic—has come to the conclusion that the country is all going to ruin and that he can't write any life insurance. He does not want to work very hard anyhow and he has let this get on his mind until he is so affected by it that he cannot produce business. In other words, the chief effect that this condition has had on the life insurance man has been in his own mind. Now some of you are going to take exception to this statement because of the fact that it has been hard to dispose of notes. It has been hard to

get cash settlements. It has been hard to collect renewal premiums. These are absolute facts. All that has occurred and every one of those things occur in different localities in the very best of times. But let me tell you what has happened during that same period. We have had two particular instances which have very aptly illustrated this situation. We have had two men of equal ability, as near as I can judge, working in the same locality, and as nearly in the same conditions as I could imagine. One of them during a given period was right on his toes all the time with that true Peoria Life enthusiasm which made him know that he could sell business, and he went out and sold over $100,000.00 of business in a little less than six weeks. The other man, who was equally as good a salesman, who was just as strong a man, was bit by the bug of pessimism and went around over his territory with his head down, with himself in no condition to make any canvass and bewailing the hard times. I looked at his record and for the same period in which this other man had sold $100,000.00 of business, this man had sold exactly $27,000.00 and it wasn't paid for.

Now there is the situation as it stands. We had a man just recently who told me how hard it was for him to get business in his local-

ity. He told me how he thought the life insurance man was going to starve to death and he went into conditions at great length, telling me all about the hard times that had struck him and everybody else. It gave me a great deal of pleasure to show that man that a neighbor agent of his was making as much money today and turning it into cash as he had ever made in the past two or three years, and I went into conditions thoroughly with him to the effect that he agreed to change his attitude and go out with his head up, with an optimistic view of things. Since that time he has never failed to write as much business as he ever wrote in any of his good weeks.

Just a little while ago, as a fine illustration, I was in the office of a wholesale concern. The sales manager was talking to a prospective agent and he was telling him how hard conditions were, how hard money was to get, and how the traveling men were having awfully hard times. The man that he was talking to was a man of ability and he had just recently sold at a good profit a little business that he had been conducting for some time. It is needless to say that the salesmanager did not hire him. After he had gone, I said to him, "You didn't expect to hire that man, did you?" and he said, "Why no, I am not hiring any

men these days. I can't interest them. I have tried as hard as any man ever tried and I can't get men interested in coming with us in the last two months." I said, "Well, if any man ever came to you on the argument you were giving this man, he would surely be an idiot or a man who had nothing else to do," and I told him why. We have a live life insurance agency in the city of Peoria and two days after that time this very person whom this salesmanager was talking to had been added to its forces. He had been impressed with the great opportunity in the life insurance business at the present time, and the first week he made over $200.00.

The man who can work in the blue air of pessimism and get any place is not worth having around. If I could not have a feeling of optimism in any business in which I was working, I could not accomplish any results and I would not try it very long, and I believe that is the average human nature. A man may be the worst pessimist in the world and yet every single thing that he accomplishes is done through what little optimism sifts through his blue vision. Now you just stop and think a few minutes and see if that isn't the case. Let us just grant for the sake of argument that conditions in this country are

just as blue and just as bad as the worst pessimist we have has ever painted them. What then is the duty of the life insurance man? Should he be a quitter? Should he do like the ostrich—hide his head in the sand and forget all about things until the storm blows over? Must he run away from conditions and let them work themselves out? During the war we called that kind of a person a slacker. It is conceded by the Government, by the business men of the United States and by the people generally, that the life insurance salesman is today the highest type of salesman there is. We don't hear a banker talking about the banks of this country having such an awfully hard time. We don't hear the merchants telling about the failures and hard times of their particular business. But we do hear people telling of the good things that they do, of the good times they expect, of expected conditions as they see them. And the life insurance man has a duty greater than all of them,—a duty to go about his community and spread optimism during this particular time, optimism which will bring him business and build his agency. It will do so just as surely as he gets that optimism and it will bring in business just in the proportion that he gets that optimism.

How are you going to get it? You should get it by thinking this situation out for yourself. Think out this system in the light of being protected by the greatest Government on the face of the earth, whose financial and business system is today the very highest that has ever existed in the world, with machinery which is working like clockwork, which is bringing this country back to its normal condition, months, yes, years, ahead of the time that any of us predicted that it ever could get back, and doing all this without harm and very little inconvenience to the different businesses of the country. You should think out these things in the light of the conditions as they are and you can come to only one conclusion if you do this and that is that this country is going to come through this situation just like it has come through the others for the past five or six years, with credit to herself, to her businesses, and to her people. If you can't think it out for yourself in this way, or if someone isn't kind enough to think it out for you and tell you, then in some way go out and manufacture your own optimism. Take it upon yourself as your duty, and it is your duty, to tell the people of the good times that there are coming. Build your life insurance business upon the business optimism that is

coming. The life insurance man can do this better than any other person in the country and his efforts will be more far-reaching than any other man. Let me tell you why.

You are the State Agents. You go back to your state and you have twenty-five agencies in different localities in the state. You first get the proper optimism yourself, the proper enthusiasm, and you go out to every one of those agencies and instill in them the optimism you have, start them out on their mission of getting more business in their chosen profession, and teach them the optimism that will bring results. They go out to any sub-agents which they may have and do the same thing and every one of you go out to the public, to the business men, to the bankers, to every individual that you come in contact with and spread this same optimism and it goes like wildfire. Sunshine will kill more disease germs than any other medicine that has ever been discovered. Sunshine has come nearer curing the incurable diseases than any other treatment. So will the sunshine of optimism dispell all of the gloom of this present situation if you will just let it do so. But you do have to take down the blinds. You do have to let the sunshine in. You do have to raise the curtains so that the sunshine will get to

the places where it will do the good. If you do this there is no question about results. Optimism is just as contagious as the measles, as the influenza,—just as contagious as the spirit which prevails at a Revival Meeting. It is just as contagious as any kind of a report that gets started that carries people into a panic. The life insurance man is certainly losing his one great opportunity every day he does not seize this situation and increase his business as he should, by spreading good contagious optimism throughout his entire territory and make it affect every individual with whom he comes in contact.

COURAGE IS NEEDED AT THE PRESENT TIME

There is no question in anyone's mind today but that mental suggestion plays a most important part in our business world. Every modern business takes this into consideration. A department store pays handsome sums to window decorators who can suggest to the public the things they should buy. It pays the firm to do this. Enormous sums are spent in advertising to suggest things that we should buy. Yes, further than this, enormous sums are paid in illustrating these same advertisements so that they will make more forcible suggestions to us and cause us to buy.

The life insurance man should suggest optimism today. He should do this without any question. First, because it is the right thing to do; second, because there is every reason to believe that we have just ahead of us the best period of real prosperity that this country has ever had, with the greatest crops that it has ever produced, with all other things in good condition. No thinking person can long believe that the present little stringency will have any permanent effect on our business world. So all that the life insurance man needs to do to accomplish the greatest good that he can for himself and at the same time accomplish the greatest good that he can for his country and for the business world generally, is to have the courage to go forward with his optimistic views and spread them in such a way that they will get results. He must have persistency in doing this. It is a fact that he is going to run up against the blue individual who will tell him all about how things are going to ruin, but then is his opportunity to show that individual the true light of the sunshine of optimism.

The insurance man must have confidence in himself as well as confidence in the present condition. He must not be affected by any arguments contrary to optimism. The spread-

ing of this gospel of optimism will be just as contagious with you as an individual as it will be with a crowd of people. Within a very little while you will find that it is growing in you and you will like it. Just as the sunshine makes the plants grow and thrive, you will find yourself getting stronger and that this will be a kind of self discipline that will produce initiative in you. You will soon discover yourself forging ahead and meeting situations in a way that you never dreamed of before. You will also notice that everybody else will soon begin to help you. They will boost for you. They will boost your proposition. In other words, people like to help a successful man and they like to help him be a success. So if you accomplish nothing more than to make of yourself a successful optimist, with more initiative than you had before on account of your discipline, that initiative will bring you more business than you can get in any other way. It is a fact, and we must all admit it, that our mental attitude has more to do with our success than any other single factor. If we do not have our feelings in the task we are doing, we cannot accomplish very much. If we do not put our whole self, body and soul, into our proposition, then the fellow just

ahead of us, or just behind us, who does do this, outstrips us in our records.

There is no class of salesman in the whole country that is in such an enviable position today as the life insurance salesman and there are several things to prove this. One is that during the past three years he came into his own more surely, more securely, than he ever could have done in any other manner. He placed for his Government as much life insurance on our soldiers and sailors as all of the companies in the country had on their books at that time. He did it without a penny of profit to himself or a penny of cost to the Government. This much he did. When the great epidemic of influenza came on, he poured into the laps of needy beneficiaries, through life insurance policies, more than $200,000,000. This was the contribution of life insurance to the greatest plague in the world. This much he did then. During all the period of the war he did his share and a little more. Whether it be on the field of battle, or in the munition factories, or in other work, the life insurance man was creditable to himself and to his profession. This much he did of which we are extremely proud. There is something else that the life insurance man did since the war began. In our own Companies the life insurance man

has created more than $25,000,000,000.00 of life insurance estates and there is not one word of criticism on his sales. There is not one breath of suspicion or graft. The Government told us that 1920 was a year unprecedented for sales of fake articles. Everything from worthless oil stock down to moth balls to help your gasoline, was sold to the public. The salesmen who made these sales are dodging the people who bought, they can't face them. They dare not look them squarely in the eye. Yet the life insurance man meets every person for whom he has created a life insurance estate, and meets him as a friend. He goes into his home as a friend. He is welcome at all times as the best friend of the insured and the best friend of his family. The Government told us that during 1920 fraudulent sales robbed the people of the United States of over $500,000,000.00, yet the life insurance man is not included in a single one of these fraudulent sales. The life insurance man through the period of the war and up to the present time has not a single regret for his actions and his business. He has no excuses to make. He owes not a single apology to anyone. He stands today as the man who has the confidence of the American people and why should not he be optimistic? In this country whose

resources are greater than any other in the world, whose 105,000,000 of people are united for success under the greatest Government and the greatest financial system that was ever created, he needs only to have the courage and the faith which naturally belongs to him to be optimistic today to the extent of being successful. He has no capital tied up. He has no merchandise which he must unload. He has no regrets for the sales that he has made. He knows that every one of them are worth one hundred cents on the dollar and that the good that he has done is greater than any other class of salesman in the world. If the life insurance man cannot be optimistic, if he cannot realize the true position of his profession today, then he has not seen the true vision of life insurance. He has not seen the good that it does. He has not seen the true building of an agency. He has not seen the life insurance company as the perpetual institution that goes on and on through the ages, doing greater good than any other institution, whose business is so interwoven with the very Government itself that it could not be discontinued or lifted out of the Government without destroying its very existence.

THE VALUE OF A HUMAN LIFE

CHAPTER IX

The Value of a Human Life

The Creator laid out a wonderful scheme for humanity, one that is fair and equitable to every person. In this scheme He gave to every person the same amount of time, and it is the most valuable asset that the human life has. To the entire human race time is the standard of value, and by the value of time is measured the value of everything else. The Bible tells us that man's allotted time is three score and ten years, and actual experience as set down in our records has proven very conclusively that this is the correct statement. The actuaries of life insurance companies compiling the statistics in regard to this mortality conclude that the last life of a group will be ended at age ninety-six. Many persons die young. The tubercular age is from twenty-five to thirty-seven; pneumonia has no respect for age, and people die at any age from this great cause; while heart trouble and kidney trouble attack people past middle age. Many people live past their allotted time and so it averages up, and when we strike the average we find that the Bible's statement is about

correct. If every person is allotted the same amount of time to begin with that is one element that enters into the value of a life.

We cannot say that every person is created equal in brains and ability. With a splendid opportunity but with no ambition one person will make a failure, another person with half the ability and no opportunity makes a place in the world that is enviable. The ability to carry on business and to make something out of the life that is given to every person is another element that enters into the value of a life. What he can earn, what occupation he has chosen, and just what is the record of the people in that occupation, to what station in life he has attained, also enter into this same principle in figuring out the value of a life.

The family of the individual whose life is to be valued and those dependent upon him also constitute an element to be taken into consideration in valuing a life.

The interest value of money is another element that must be taken into consideration in valuing a life. It does not change and fluctuate as does the interest of commercial paper, but it can more properly be an assumed rate of say 5%.

Then we may set down as the six principal things which enter into the Value of a Human Life as:

1. Time.
2. Age of individual.
3. Ability and Occupation.
4. Family of Individual.
5. Station in Life.
6. Rate of Interest.

EVERY LIFE HAS A VALUE

Every life has a value no matter who he is or where he is. Then you may ask yourself the question, "Is the ditch digger's life worth as much as the great financier?" To his family, yes. Because from their standpoint he is their support and maintenance. He is their protector and guardian just exactly the same as the rich man is to his family. One family lives on one plane and the other one lives on a different one. But in figuring out the value of the life of each of these persons the same value would not be obtained. But the unit of our American Government and of this Nation is the family, and the value of an individual is his worth in the family. The head of one family may earn $15.00 a week and in supporting and maintaining his family on that salary he is just as valuable to them as any

man who earns a million a year. In arriving at the value of a life we will have to disregard the value to society other than the value of the individual in the family circle as the unit of our Government.

There is no law fixing the value of a life, but every state does have personal injury laws which limit the amount of money that can be recovered from an employer for the death of an employee in his service, and that limit is usually fixed at $10,000.00. This does not mean that for the death of every person there should be paid $10,000.00, but it does mean that that is the maximum which can be recovered in personal injury suit for his death. Many of these laws do not attempt to limit the amount of recovery for any personal injury which does not result in death and in many instances recoveries for a great deal more than the maximum which is fixed as a death claim, have been received for personal injuries. The states having Workmen's Compensation Laws have fixed amounts to be recovered for the injuries which do not result in death as well as for the amount to be paid for death. Most of these laws have as the maximum for death, $10,000.00. In the trial of cases of this character in the states which do not have compensation laws, it is a general practice to show

the position in life of the dead person, to show what his earning capacity was, what was his contribution to his family, and to show his age and his expectation of life. In doing this, they were getting right down to a life insurance basis, and attempting, of course, to show the amount of money necessary to have in one sum to earn an amount of interest equal to the contribution to the family by the deceased. As an example, it would take $10,000.00 in the principal sum to earn $600.00 a year at 6% interest, but figured for a definite period of the man's expectancy it would take a less sum to carry out the amount and furnish the $600.00 income for his entire expectancy.

When the Government during the recent war established the Government Insurance for soldiers and sailors, which grew to such enormous proportions in such a short time, the maximum amount of a policy was fixed at $10,000.00. The disability of soldiers and sailors was provided for under the Disability Act, which was passed at the same time but which was not the insurance act itself, on about the same basis of $10,000.00, according to the family of the insured. The soldier paid for his life insurance policy, but the Government furnished the disability free of charge.

So far as we can ascertain from the pro-

visions of the laws, then, the value of a life may be said to be about $10,000.00. This amount is entirely inadequate as a sum for a man whose earning capacity is $50,000.00 or $100,000.00 a year. On the same principle it might be too large for the man who earns $15.00 a week or less than $1,000 per year, and yet the value of a working man to his family is greater than the value of the wealthy man to his family, because of the difference in their station in life and the difference in financial distress which his death would cause to his poor family. We have been told at different times that the proper way to figure the value of a life is to figure it on the exact basis a person would figure the value of a building. If a building would earn $1200.00 per year after the deduction of taxes, repairs, insurance, and expenses of upkeep, then that $1200.00 is the net income from the property and its value would then be based on an interest calculation. If 6% interest was taken as the basis of calculation, the building would be figured to be worth a total sum which would bring in $1200.00 interest, or the total value would be $20,000.00. There is one difficulty in figuring on that basis. The owner of the building knows that there is just a 12% chance of his building burning down since there is a

fire in only 12 out of every 100 buildings insured. But the human being who is insured knows that he will die. There is absolutely no question about it and the company will be called upon to pay his policy. We are assuming, of course, that he keeps up his premiums and the policy is kept in force. Figuring on this basis the poorer man could not afford to carry $20,000.00 of life insurance because his earning capacity would not permit him to pay for it. On the other hand, this amount of insurance would be entirely too low for the wealthy man and he could carry a great deal larger sum of insurance than that. If the wealthy man has an earning capacity of $25,000.00 per year, on the same basis of figuring, his life insurance policy should be about $400,000.00.

If a mathematician was called upon to tell us the value of a life he would first want to know the age and the yearly income of the person to be valued. If he was thirty-five years of age and his income was $1200.00 he would go immediately to the American Experience Table and find out that his expectancy of life is thirty-two years. Then he would turn to his Compound Discount Table, and find that the present value of $1.00 for 32 years at 5% is $15.80. He would multiply

this $15.80 by $1200.00 and would thereby give you the present value of a man thirty-five years of age. This value which he would give you would be $18,960. This is what the man of figures would give you, but as you get further along in the life insurance business, you will find that this is not the proper basis on which to make the calculation, because certain adjustments have to be made for condition in life and the amounts of disbursements which are fixed and the condition of the person's family, etc.

But let us look just a little bit further at the value of a life from just a little different angle. The average life on which all calculations are made is age thirty-five. This is the half way place of the three score and ten years. It is on this age that the average insurance calculations are made.

Now that we have taken the cold blooded facts in regard to the value of a life let us analyze some of the actual conditions which will give us a great deal of light on this subject. We have told you that every life has an insurance value, whether it be the life of the capitalist or the business man who makes the great amount of money, or whether it be the individual who works at day labor in the street. Each one of them has an insurance

value, but the principal basis of estimating the value of a human life is the value of that life to the person's family. If a person has reached a certain station in life and maintains his family in that condition, giving to them certain privileges and enjoyment, he should be so fixed that at his death they may continue in the same station in life to which he has brought them. It is on this basis that the value of a life can be figured and arrived at at a pretty satisfactory conclusion.

Just glance back through your own history and think of the family which has been bereft of the head of the family and what their condition was, also think of similar instances in your own experience. About the first question that is asked when a person dies is "How much insurance did he leave; what kind of an estate has he?"—and if he has been a successful man an estate has been left so that his family can go on in the same station of life in which he has educated them to live. In the schools there are students getting their education because Daddy looked ahead and provided for the contingency of his death. The mother at home is glad to get the letters which breathe the spirit of youth and of college, and she blesses the memory of her husband because he provided for his own; because he recognized

the condition of things in life that make it an obligation on the parent to provide for the education of his children. There are students in the various schools who are there because the head of the family who has gone to his last reward carried sufficient life insurance to pay off the mortgage on the farm and by paying it off with this money which he had provided, the family was permitted to go on and give the children their education. Some children are in school because the father provided a monthly income from life insurance to take care of their education; and other students are because the father had protected his business by sufficient life insurance so that at his death the business would not be destroyed. Many a partnership is a very agreeable one so long as both partners are alive, but possibly the business is so divided up that one man takes care of the inside work and the other the outside, and the death of either one of them means disaster to the concern, and in turn this disaster carries back to the family or the individual. Life insurance plays such an important part in all of the affairs of business of this country that it is as impossible to separate it from the transactions of our Nation's affairs as it is to eliminate the banking business.

Many years ago the life insurance man who went through the country trying to sell life insurance was looked upon as the man who had failed in everything else and had taken up the life insurance business as a last resort. Conditions have changed in this regard today and have been changed for many years. The life insurance business is now the largest business in the world, and the United States stands in the forefront as having the best and largest life insurance system in any nation. It is so great in this country of ours that with the assets of the life insurance companies could be purchased every bank in the United States and have some two billions of dollars left. The value of the railroad property of this country is something like twenty-five billions of dollars; the total banking resources are about twenty-five billions of dollars; the total manufacturing products of the country are about twenty-eight billions of dollars; and the total life insurance of the country, exclusive of Government insurance, is about thirty-five billions of dollars. This is how the life insurance business compares with any other business in the country. And the life insurance man as he represents this great institution has long since taken his place as one of the most important factors in the country. His

is one of the best professions of today. You will find him standing alongside the lawyer, the doctor, the banker, and the minister, and none of them doing a bigger, a better, or a more commendable and profitable work than is he. It is his business to see to it that the homes of our land are protected; to see that the individual creates a sufficient estate; to see that every person provides for the last years of their lives so that they will not be in want and in misery and despair. It is his business to try to increase and benefit the social conditions we have today which write down in front of our eyes in figures of fire that 60% of our boys and girls of this country fail to get a High School education; they tell us that out of every 20 persons 19 fail to provide either for their old age or for their families at their death; that over eight millions of women in the United States must work to make a living; that 90% of the estates of over $5,000.00 are dissipated in seven years. These are the figures that the life insurance man is trying to decrease as he works from day to day trying to protect the homes of our land. In the past 25 years life insurance has decreased the pauperism of this country 33 1/3%, and today life insurance saves the Nation more than thirty millions a year in maintaining the

poor and seven-eighths of all of the money left in estates is derived from life insurance.

I am giving you these figures not so much to show you the value of a life but to show you the conditions which surround each life, and to show you the conditions which today must be taken into consideration because I am talking to you about the insurance value of a life. There is a simple calculation that you can make for yourself that will give you about the value of the average American life. Suppose we assume that we have an average American family consisting of five persons—the husband, wife, and three children—and let us assume that the husband and wife are of equal age; suppose they were married at age 23; suppose the three children were born when they were at age 24, 25, and 26; suppose they owned their own home so that they had no rent to pay; then suppose that the husband has a position which pays him $1200 per year and that he had that salary from the time of their marriage up to the time of his death. Let us disregard the question of change in salary or the increase in living expenses. Suppose when the husband was thirty-five years of age he died. The $1200 income from his salary is gone and that $1200 for his expectancy of life

is about his value. The widow has the usual ambition of wanting her children to have a good education. She wants them to have just as good a chance as the neighbors' children. Johnnie, the oldest child, is eleven years old; William is ten and Mary is nine. They are all in the common school and she can get along on a small amount until the oldest child starts to High School. Then the expenses will increase a little bit and the next year the second child will go to High School, and the next year the third child will be going to High School, and each time the expenses will be increased a little and possibly the last year of High School she finds the expenses increased at least $100.00 for the year more than they were before, and mind you I am figuring minimum expenses and not average or maximum, and we are not making any allowances for illness and doctor's bills. When Johnnie gets through High School his mother is determined that he must have a college education, and they figure out that he can go through school for about $600.00 a year. He goes to school. This has added $600.00 to her expenses of about $1000.00, making $1600.00, and the next year William goes to college, adding another $600.00. This makes $1800.00 of expenses for education alone, and the best that you can

figure is that each of these children will go to school four years and come out when they are twenty-two years of age. When Johnnie comes out of school his mother is forty-six years old, the next year forty-seven, and the next year forty-eight. She has then spent a considerable sum of money for the education of her children; and what we are interested in now at the end of this calculation is—what could the father have done for the mother's or his children's sake to have kept them in the same station of life to which he had brought them—that was his obligation to them? The answer is his value in life. He could have left enough money to discharge this obligation and that would have meant about $25,000 cash, and then the contingency of bad investments and losses of it would have to have been considered. But life insurance has this figured out on a better basis. A life insurance policy of $18,500 payable in monthly installments is just about enough to maintain this little family until the children received their education, because it would pay them $100 per month or $1200 for 20 years, the same as the husband's salary while he was living. If you will figure that out, you will find that in the early years at the lowest minimum cost the mother could have saved a little bit of money and then she

would have gone considerably into debt to furnish the college education, but she would have had a few years left out of which she could just about have paid back the borrowed money. So by this kind of a simple calculation which you can make yourself you can demonstrate that the value of the head of an average American family at the age of thirty-five is about $18,500. This you must remember cuts off all the frills, all the enjoyment, and all the education and does not take into consideration the contingencies of illness and doctor's bills. The value of the life of the head of the family is that sum which will take his place and keep the family in the same station in life until the children arrive at an age when their own earning capacity will maintain the family in that same station. In other words, it is that sum that is necessary to bridge the gap between the termination of his earnings and the beginning of the earnings of the children.

Every kind of property has a value and a value which is recognized, and man, who is most important of all, should have a recognized value. Every person knows and protects his property against loss by fire, and they know that there are just twelve chances in a hundred that there will be a fire in the building. But every person knows that just so sure

as he was born just so sure will he die, and that every life insurance policy placed upon an individual is absolutely sure of becoming a claim.

There is another element that now enters into the value of a life, not so much into the actual value of a life as to the shrinkage of the estate which he may leave, and that is inheritance tax. This is comparatively a new proposition in which the Government steps in at the death of a person and says to the wife or beneficiary: "You must not dispose of your house or property or money until you have paid to the Government a certain per cent of the inheritance tax on the estate left. This must be paid in cash and must be paid at once." Many persons' estates are carried on and operated in kinds of property that will not permit them to be turned into ready cash without a great loss. Probably it is the very best kind of land, if it is and some of it has to be sold to pay the inheritance tax the present conditions and prices of land would make a very great loss in doing so. Therefore, it is a recognized fact today that life insurance provides about the only means of providing ready money with which to pay inheritance taxes. Business men do not carry on hand large sums in cash. Mr. Woolworth, who built up the

greatest chain of five and ten cent stores in this country, out of which he made so much money and was able to build the greatest office building in the world—the Woolworth Building—was a man who did not believe in life insurance and carried none. He owned one of the finest homes on Fifth Avenue in New York City, in which his family lived, but at his death he did not have on hand sufficient cash with which to pay his inheritance tax. It was necessary to sell this beautiful home on Fifth Avenue to pay the tax. Today it is not only necessary for the individual to figure what he ought to have for his family, the value of his life, but it is further necessary that he provide some means of this inheritance coming into their hands without deduction. In other words every person must figure on inheritance tax and the prompt payment of it as affecting his estate.

James Stillman, a New York multimillionaire, died recently and left an estate valued at forty million dollars and because there was not ready money to take care of the inheritance taxes, the net amount of this estate which went to his beneficiary was twenty-four million dollars, in other words the estate stood sixteen million dollars of losses in taking care of his taxes.

SHRINKAGE OF ESTATES

One of the most convincing examples of the need for insurance to cover inheritance taxes is provided in the estate of the late James Stillman, multimillionaire of New York. The gross value of Mr. Stillman's estate was $40,338,121 but when the tax collectors had finished their raid the net estate amounted only to $24,287,639. Detailed figures showing just how the Stillman estate shrank have been compiled by the "Boston News Bureau." These figures show that over 40 per cent of the estate was used up in taxes and expenses which had to be met in cash within a short time after Mr. Stillman's death. The table referred to is as follows:

Value of gross estate	$40,338,121
Federal state tax	10,822,255
State inheritance tax, New York	1,381,451
State inheritance tax, New Jersey	55,918
State inheritance tax, Utah	23,900
State inheritance tax, West Virginia	21,139
State inheritance tax, Illinois	16,337
State inheritance tax, California	10,198
State inheritance tax, Texas	9,258
State inheritance tax, Wisconsin	8,339
State inheritance tax, Michigan	3,611
State inheritance tax, Maine	1,342
State inheritance tax, Montana	136
State inheritance tax, Kentucky	115
State inheritance tax, Minnesota	52

State inheritance tax, Arizona.....	33
State inheritance tax, Tennessee.....	19
State inheritance tax, Colorado.....	16
Total inheritance taxes.....	$12,354,238
Administration and accounting.....	$ 2,887,098
Income tax	825,349
Real estate tax, New York State.....	33,795
Total deductions (40.2%)	$16,050,482
Net estate	24,287,639

From time to time during the past year or so other examples of the need for life insurance to provide cash in the settlement of big estates have been provided in a number of instances. It is a familiar fact that the Woolworth estate was obliged to mortgage the famous Woolworth Building in New York to pay inheritance taxes.

Even more striking is the peculiar experience of the estate of Frank A. Sayles, a wealthy man of Pawtucket, R. I., who recently passed away leaving a fortune of $70,000,000. The estate was so invested, however, that the executors were unable to raise $10,000,000 of Federal taxes levied against it and in consequence have been compelled to apply to the legislature of Rhode Island to pass a special bill

empowering them to borrow money to meet these taxes.

Still another example of the shrinkage of estates is provided in the case of the late Henry C. Frick, the coke and steel magnate of Pittsburgh. It will be recalled that in his will Mr. Frick left approximately $50,000,000 to various charitable and educational institutions and it now develops that not more than $20,000,000 is available for this purpose because of the shrinkage in the value of securities and the demand from numerous sources for taxes. One of Mr. Frick's beneficiaries was Princeton University, which was left $15,000,000 by his will, but because of the shrinkage in the estate the trustees of the University have been advised that only $6,000,000 of the total bequeathed can be paid.

WHERE WILL YOU BE AT SIXTY-FIVE?

Perhaps people who are in the prime of life have never given very serious thought about their later years, have never asked themselves the question "Where will I be at sixty-five?" It might benefit you a great deal if you would ask yourselves this question today and study out the answer and satisfy yourself on a schedule of life which you can work and which you will work out if you decide to do so.

Here is what the statistics issued by the Government tell us about age sixty-five: Out of a hundred persons twenty-five years of age when they reach the age of sixty-five here is where they will be:

36 will be dead
5 will be well off
6 will be self-supporting
53 will be dependent on relatives.

This means that this life is a "survival of the fittest." It means that it takes ambition and planning and energy in order to rise up above the average of your fellow man and make yourself worth while in life. This is the record that makes life insurance a necessary part of our Government. This record shows more clearly than I can tell you the mission of the life insurance man. This record tells you that time, of which every one has exactly the same number of hours, is the most important asset you will ever have. If you go to the bank and borrow five hundred dollars for ninety days, the bank charges you seven dollars and a half. What do they charge it for? For the five hundred dollars? No, that is not what it is for, it is for the ninety days' time. The five hundred dollars is not yours, the money still

belongs to the bank and the charge is made for the use of the ninety days' time.

To determine the value of a human life you can do so in cold blooded figures as I have shown you at an average age of thirty-five by making a simple calculation which will prove to you that $18,500 is about the average value of a life and by the consideration of other features surrounding the present day conditions you can satisfy yourself that these figures are about correct. You must always keep in mind that there are three distinct stages of life—one is the early years of childhood when the individual has small earning capacity; there are the active years of business life; and there is old age. We can get through childhood because some one owes us an obligation to help us to exist. It is up to us whether we make good in the best years of our life, and upon the question of whether we have made good and provided for the contingencies of life depends on how we spend the later years of it. Of course, the state has provided charitable institutions which take care of those who are destitute, but no person wants to spend the last fifteen years of his life in an almshouse. No person likes to have a relative do this. If the value of a life has been properly conceived this will be avoided. That is the

message of the life insurance man. It is one thing to estimate the value of a life, but an entirely different one to induce the individual to create that value. The object of every man is to create an estate, to leave an inheritance to those dependent on him, to do something and be something in the world. When we think about the homes all over our land we know that the home is the unit on which our Government is founded. In the home we find the maximum strength of our Nation. It is in the home that the power of our Government begins and it is in the home that its responsibility ends. The strength of our Government is in the home—your home, and my home—the home that is made up of individuals. If one of those individuals fails to make good it breaks the chain or makes it weaker. Then you and I and others with ambition must do his share. And it is in the same proportion that the individual of the home fails to make good that it is necessary for the other individuals to make good, to do so in a bigger way that they may off-set, and by their contribution help to carry on the delinquent ones. If over this entire land of ours we could correctly know the value of the human life, and if it could be impressed upon every person the necessity of providing and maintaining that value, we would have an

ideal country free from want, free from hunger and free from destitution which makes homes so sad. This condition probably never will exist, but life insurance is doing its part to help the Nation take better care of the Value of Every Human Life.

RIGHTS, DUTIES AND PRIVILEGES IN AN OFFICE

CHAPTER X

Rights, Duties and Privileges in an Office

A few days ago an accommodating insurance company sent me two copies of the Declaration of Independence. It was so neat and attractive and was gotten up in such nice form that the first thing I did was to sit down and read it through carefully. I have read it probably a hundred times. The next thing I did was to send one copy to my son who knows it almost by heart, and the next thing that I did was to send the other copy out here and had it tacked up for you. How many of you have read the Declaration of Independence and know the gems that it contains? How many of you have studied it and realize the great truths that it expresses? There are more important things expressed in this little document which covers one small page than in any other document that bears on human events.

Bear in mind that this Declaration of Independence was made many many years ago when the conditions were not all the same as they are today. The document was prompted by the oppressions that had been imposed upon

the people for years until they had become unbearable. The first Declaration expresses the principle that if we are to do an act even as momentous as this was, "a decent respect of the opinion of mankind requires that they should declare the causes which impel them." In other words, they believe that they should find that all of their operations be at all times open and above board, square and honest in all of their dealings. These colonies had stood the hardships and impositions and privations which had been imposed upon them by Great Britain and her king until they decided that it was time to throw off the yoke and cast aside these burdens and stand forth a nation among the countries of the world. In doing this they deemed it their solemn duty to declare why they were doing so and hence their first declaration. It has ever been a good principle in business and is today to the persons who follow this declaration both in private life and public business. They find themselves getting into less entanglements than they otherwise would.

The next declaration was that all men are created equal. All are entitled to the same chance and the same purposes to strive for the goals to which humans aspire. That has ever been the one great principle by which men have been guided in the United States. We

may not all be Presidents of the United States, but we do know that the Giver of all things has placed his hand on the head of a poor boy and made him the chief magistrate of a nation. We know that from every doorway in our land, no matter how humble, there is a pathway that leads to fame and that along its course have traveled many of our most illustrious men to high and exalted positions in the nation and business world. There is no caste in the United States to this day.

When Andrew Carnegie needed a person to perform a most important work and fill a most important position in his great steel company, he chose for that duty his poor water boy and gave him a better job, and Charlie Schwab kept on climbing until today he heads the steel industries of the United States and was during the war at the head of the Government shipbuilding interests which he immediately speeded up after his appointment to that job until it surpassed all records so that we were not only handling our commerce and the great supplies for the millions of our men in France, but were providing transportation over seas for a quarter of a million men each month. We all can rise by our efforts and according to our ability and our application of that ability to the work we have in hand. The

way to progress and grow is to grow out of our present jobs into bigger and better ones.

The third declaration is that every person at the moment of his birth is endowed by the Creator with certain inalienable rights and that among these are the rights to life, liberty and the pursuit of happiness. They declare that these rights were given to us and we have no power to dispose of them. To do so was as serious a violation of the laws of our Maker as to degrade our own character or violate any of the laws of mankind. This does indeed include and cover all the rights we have. We are entitled to live our own natural life and to do so in the light and sunshine of liberty and to spend that life in the pursuit of happiness. The pursuit of happiness includes all the decent, respectable vocations and business of mankind. It includes the right to own property and sell and transfer it at will. It includes the privilege of doing any and all kinds of work and occupations not in violation of the law of common decency.

When they made this declaration they told the oppressors that they had no right to burden them, no right to own them, no right to dictate to them. That the right to govern must come by the consent of the people governed and they then and there declared the United States

free and independent states and pledged their lives and fortunes and their sacred honors to protect her. Out of these declarations supported by their solemn pledges has grown the greatest country in the world and from her soil has sprung the greatest men of the human race and over her people has been reared the most beautiful banner that ever waved as a country's emblem—the Star Spangled Banner.

In the practical application of this third declaration we find in law that there is no right without a corresponding duty. If I, in the exercise of my pursuit of happiness, acquire a piece of property I owe a duty to so use that property as not to injure my neighbor. If I have a position, I must so conduct myself in that position that I regard the rights of all others. We live not unto ourselves alone, but are each dependent on all others in this world.

The nation is made up of the states, each of which must regard the rights of all the other states. The state is made up of counties and each one of these counties must so transact its business that it does not infringe upon the rights of its neighboring counties. Every county is made up of townships and the townships are so dependent upon each other that they must regard the rights of each other in

all of their actions. The township is made up of families and the families must so conduct themselves that they regard the rights of other families living in the township, and then to extend it further, every family is made up of individuals and every individual must so regard the rights of all the other members of that family that they will not transgress and thereby become oppressors. So we see that the laws that are applicable to individuals are equally applicable to the organizations of society. Nations pursue their happiness or their vocations and businesses just as does an individual and in doing so, have just as sacred a duty as does the individual to regard the rights of all other nations. All are free and equal. All have the same rights. It is the duty of each to see that all sacredly observe those rights. They are in duty and honor bound with just as much sacredness as were those individuals when they pledged their lives and their fortunes and their sacred honor to defend each other.

When Germany swept across Belgium who had in no way molested her, and wrought such awful devastation, every other nation had then a duty to stop her and right the wrong. It was the solemn duty which would inspire one of us as an individual to defend and pro-

tect another member of our family. If an individual becomes an outlaw and goes forth to burn and kill and destroy, we punish him by death. If a nation commits the same crime in wholesale, it too should be punished by death. Germany killed the people of Belgium, deprived them of their lives, their liberty, and pursuit of happiness. She stopped at no crimes—at no atrocities and no acts which were vile and low and inhuman. She then forfeited her right to existence.

When the history of this war is written, there will be one character which will stand forth and live forever, Cardinal Mercier, who was in charge of his church in Belgium at the time of the invasion. He saw the atrocities which were inflicted upon his people. He saw them being murdered and every other horrible crime being inflicted upon them that could be imagined. He plead for them in vain and at last in the midst of the awful crimes, with death, destruction on every hand, he said, "You shall not kill the soul of my people. You may devastate our land and even kill their bodies, but you shall not kill their souls," and this declaration of his did much for Belgium when the people of that country were forbidden to sing their national air, he had the words set to the music of the Recessional and even

Germany dared not invade the sanctuary of his church and stop his service.

Then Belgium stood forth as a nation with a soul which had been assaulted by brute force. The United States was at that time absorbed in commercialism. When we entered the war it was our sacred duty to do so and we never began to win the war until the army found its soul. Then we were an invincible force sure of success. Read any account depicting the lives and deeds of our boys at the front and then tell me if our army did not find its soul. Read with the tears which will surely come into your eyes, the article in the American Magazine written by Abbey Flinn and tell me if you have any doubt about the army having found its soul! I believe as firmly as I stand here today that such an army is an inspired army just as sure of victory as that night follows the day.

Years ago Joan of Arc found the soul of the French army and enabled them to win. Until an army or nation finds its soul and realizes its purpose and its ideals, it cannot be impelled by the motives which will make it win. What has all this to do with our office and office force? Let me show you. We come here as individuals—bound together as an office force. As such we have a right to life,

liberty and the pursuit of happiness which is carrying on our business. As such a body, we must give due and sacred regard for the rights of all other tenants in this building and all other office forces everywhere. This office itself is divided up into departments. As departments we must observe all the rules that govern the individuals and we must so conduct ourselves as departments that the work will be carried on with system and propriety. As individuals we live under the same Declaration of Independence as did our forefathers. We have the same rights and owe the same corresponding duties. There are many things in this office that we must observe. First, we would not think of giving personal violence to another employee. We must observe the laws of health and hygiene that no one else may be injured. We have no right to come into the office untidy and unclean. We have all learned that "cleanliness is next to godliness." No matter how few our clothes may be, they can be clean. No matter how well clothed, our bodies can be clean and we owe that not only to ourselves but to every other employee in the office to keep ourselves in a condition of cleanliness. We have no right to dress in a way that is obnoxious to our policyholders coming into the office or to the office force in general. We

have no right to decorate ourselves in such a way that it will cast reflection or odium on the office.

Marshall Field's was the first great institution to lay down rules governing the dress and deportment of its employees. Those rules were very strict and extended to the dress and appearance and the deportment of every employee of the firm. Those rules barred gaudy appearance caused by the excessive use of paints and powders and by the decorations of the head with superfluous hair that did not grow there; prohibited the use, while on duty, of chewing gum, and in many ways made people successful in their workings and in their departments. We have had very little complaint of our office and we have been complimented many times on the splendid character of our office force and of their deportment in general.

Right along this line, I want to read just a little bit from an article in the "American Magazine; the article is "What Pleases the Man Higher Up." It is written by Samuel M. Felton, who was Director of Military Railways and President of the Chicago and Great Western Railroad. I think it is one of the best articles I have ever read.

"A boy, or a man, who knows what he wants to be and who works hard and willingly, has a good basis to build on. But if he hasn't integrity, the man who is over him will pass him by and take another good worker whom he can *trust*. I don't refer merely to honesty in dollars and cents. Of course, that is an absolute essential. But there is an integrity which goes deeper than that. I mean fair dealing, loyal and honest work, plain, straightforward truthfulness, open acknowledgment of error, no quibbling or equivocation.

"Sometimes I have called a clerk into my office and asked him a question. Instead of saying that he didn't know, he would give me a haphazard answer, trying to cover up the fact that he didn't have the information I wanted. Even if I didn't know that he was bluffing—and I almost invariably can tell—I would be sure to find it out later. When that happens confidence is shaken. I know I have to verify everything that clerk tells me. I can't depend on him.

"Another boy comes into my office, and perhaps when I ask him something, he says, 'I don't know, sir, but I'll find out.' That boy is straightforward. If he hasn't the information, he will say so. And if he does give me an answer, I know I can depend on it. Every man in an executive or administrative position is obliged to depend on his subordinates. He is constantly giving them orders, going to them for detailed information. A reliable man is like a rock under his feet. There is no better way of making yourself invaluable to the man above you than by showing him that he can rely on you; that when he

has given you an order he doesn't have to send for you the next day and ask you if you have carried it out; that when he has called on you for certain details, he can feel certain that you have given him the facts.

"Right in line with this comes the enormously important point of accuracy. This quality of exactness is one of the great essentials to success, and yet I think its value is the least appreciated by employees as a whole. If one could get a statement of the losses in any office due to mistakes it would be a startling document.

"Carelessness in taking orders, carelessness in passing them on, mistakes in figures and in transcribing reports, slipshod filing, guessing at facts which should be definite and proved—there are a hundred daily chances to throw a mistake into the wheels of a business, thereby causing friction, loss of time, and loss of money.

"Inaccuracy is one of the greatest sources of irritation to the man above you. And, on the other hand, scrupulous exactness is a thing he never fails to notice. It is the question of reliability again. To have a man, or boy, on whom you can absolutely depend is a comfort that is all too rare. To be such a man, or such a boy, is to be certain of attracting the notice of your chief.

"I remember the case of a telegraph operator in my office years ago. That man never made a mistake. His messages were invariably correctly taken, never a word wrong. It was on the old Panhandle road and I was organizing the fuel department. He had to take dozens of messages about shipments, and

he never got even one figure wrong. I was bound to notice a man like that, and I knew very well the value of his quality of accuracy. Because of it, I made him our fuel agent. Then I gave him the position of chief clerk. He made good there and I promoted him to be purchasing agent. At every point, his advance came because I knew I could depend absolutely on his exactness.

"I cannot overstate the importance of this quality, and I believe other business men will agree with me. It can be shown in any rank, from office boy to the executive himself. The boy who is always putting letters and papers into the wrong basket, taking them to the wrong department, mixing the cards of callers, mislaying things, getting the wrong telephone number, twisting the messages he receives or carries—such a boy, I freely admit, is certain of 'attracting the notice' of his employer! But it is likely to be a week's notice to *quit*.

"When you have anything to do, do it right! If you have facts to get, get them straight. If you have orders to execute, carry them out to the letter! You will be giving yourself the most valuable training in the world. And it is pretty certain that you will find out the truth of the theory that if a man is faithful in little things he will become master over great things.

"The quality of cheerfulness may seem a trivial thing, but I do not think it is. A man who is always complaining, always has some hard-luck story to pour into his employer's ears, is not popular with that employer. This may sound hard-hearted, but it isn't. The man who tries to get his salary raised

because he has six children and finds it hard to take care of them, is tackling his problem the wrong way.

"Men are paid not according to their necessities or their wishes but according to their contribution to a business. If a man's salary should be automatically increased with the increase in his family, it might be a good thing in the prevention of race suicide, but it would be irrevelant, to say the least, to the business itself.

"The employee who is always figuring on some outside reason why he should have a salary raise, is wrong. If he will put into his work all the thought and anxiety he is devoting to wishing for that increase, the chances are that his work will improve so much that the raise will come. The man who is always lamenting about his need of a raise is the one who cannot get it in any other way. I think a decent employer likes to increase a man's pay. However, he knows there is just one legitimate reason for doing so, and that is for the man to deserve it. If the employer is wheedled or nagged into doing so, it is only human that he should feel an inner resentment toward the man who has literally got something for nothing out of him. As a matter of fact, everybody, even an executive, likes to work in an atmosphere of cheerfulness and content. Very likely he has troubles of his own. If you make bad luck, instead of good work, the plea for a raise, an employer knows you are not playing the game squarely, and he resents it.

"It is with these qualities which I have named, that the road to success is paved. But along that road there are sure to be openings into bigger fields.

Once in a while, to every man and boy, there comes some Big Opportunity. He may not know at the time how big it is. But if he takes every chance that offers itself, he will find later that some of them were great factors in his advance.

"Years ago, when I was general superintendent of the old Panhandle road at Pittsburgh, I was called one night about two o'clock and told that a big double track bridge just outside of town had been burned. By six o'clock that morning a mill nearby was already at work sawing timbers to replace the structure. I telegraphed the news of the trouble to the general manager, then at Columbus, and he received the message when he reached his office. He wired that he was sending the chief engineer down to help me, and the man arrived in Pittsburgh about seven that evening. Inside of an hour he had wired back to the general manager that he was returning by the first train, as there was nothing he could do to improve the work. I was only a youngster in my early twenties, and it did not occur to me that I was doing any great thing, but I found later that it had made a deep impression on my superiors.

"I didn't think then, 'Now here's my chance to distinguish myself!' I simply saw an opportunity to accomplish something which seemed necessary and I did the best I could. But, as in the case of the bridge matter, I found later that the fact of my acting promptly and energetically had impressed the men above me. So I know from experience that big opportunities come without warning and that it pays to take every one that presents itself.

"But no matter what career a boy chooses, or no matter in what organization a man may be, I believe

that he will succeed if he has a definite purpose, if he is a hard and cheerful worker, if he is straightforward and does not try to camouflage his mistakes or his inexperience, and if he can be depended on for absolute accuracy in his work. If you want to please the man higher up, that is the best formula I can give you."

At all times we should render just as honest service to our employer as we render to ourselves and we should all the time render absolutely honest and strict account to ourselves. It is to ourselves that we owe the greatest duty. Why? Because we are given a right which is inalienable and that right charges us with our three or five talents for which we must give strict account. We may cheat our employer out of 10 or 15 or 20 minutes or even hours, and he may tolerate it without complaint, but you cannot cheat yourself out of a single minute and get away with it.

You always must settle at some time. There is always that settling day with your own self which comes as surely as night follows day. Retribution—we pay the price. Maybe the pain is greater than you can stand when it comes and then you are a wreck along the pathway of life, a failure among your fellow men. But a just and right observance of

your rights and privileges which requires of you a strict account of yourself and your talents will make you succeed. It will make you progress. It will make you find yourself. Find your soul and then you are successful. When you realize your power, how happy you are! Have you ever enjoyed anything more than the sweet pleasure that comes to you when you know and realize that you have mastered something? You have overcome it? It is your slave—then you have found your soul. It is then you work for the pleasure of accomplishment and for the love of your job.

If every person in the office did this, every right of the employer and every right of the employees would be sacredly observed and as an office force we would have found our soul and then, Oh then! at no place would there be such an office nor such accomplishment of work done in unison and harmony of individuals who are free and equal by their Creator endowed with the inalienable rights of life, liberty and the pursuit of happiness.

FAITH AS A FACTOR IN SALESMANSHIP

CHAPTER XI

Faith as a Factor in Salesmanship

It takes more than one man to make a sale. It takes more than mere money to make a sale. The chief element in a sale is the meeting of two minds. Unless minds meet there can be no sale made and the minds must meet on common ground. They must meet on a plane where they can deal fairly and honestly and honorably with each other. In other words, there must be faith before there can be a satisfactory sale. Man deals with the animals by driving them around with mere brute force but he must deal with human beings differently because they have reason, because they have judgment, and because they can and do decide things for their own good. The first law of nature is self preservation. Therefore, the salesman may have the best article in the world and he may have all of the money needed to finance his project, but unless he has the faith and confidence of the people with whom he deals he can never make successful sales. No article, no matter how good, can be placed on the market so that it will stay there unless that article grows in the faith and confidence

of the people the further it gets. Once it is established, the reputation will carry it a long way, but until it is established it is an unrecognized article and does not take with the people.

The world has always followed the footsteps of the man who knows where he is going. We have all read in the history of the Civil War of the great battle of Atlanta. It was in that battle that McPherson fell mortally wounded. He was the idol of the Union Army. The news of his death spread like lightning through all the troops and sent sorrow to the heart of every one of his soldiers. That was a critical moment. Then at that moment the whole army seemed demoralized. Their leader was gone. Their confidence and faith was gone. The man in whom they had placed complete faith and depended to lead them to victory, was gone. It was at that moment that General John A. Logan took up the command and on his furious black horse dashed down the line crying at the top of his voice as he waved his sword in the air, "McPherson and Revenge!" The soldiers who were present at that moment never forgot the wonderful spectacle of the great Logan as he rode up and down in front of the line, his black eyes flashing fire and his long black hair streaming in the wind, bareheaded, carrying his old slouch

hat in one hand and his sword in the other, and continuing to cry: "Boys, McPherson and Revenge!" The soldiers said that it made their blood run hot and cold to see his action. And it was his enthusiasm and his energy that lent to that situation complete confidence and faith, and as he went forward the soldiers followed, up into the thickest of shot and shell. The day was won and this act of Logan's was the act of a hero but it was his judgment, yes, it was his timely judgment, that added the faith that was needed just at that time.

It takes only an instant for people to lose faith which is firmly established and at the right time it takes only a moment to gain faith which will carry the day. Faith in one's self and in one's life pursuit is indispensable and no man can really respect himself unless he has faith in himself and in his chosen pursuit. He needs faith at the beginning of his occupation so that it will carry him along through all of the discouragements and so that he will start well, and then he needs faith in himself and in his profession at all other times that he may do well. Very often do we see an individual who has lost faith in himself and has lost faith in humanity. It is hard to say which faith he has lost first but any way he suspects and suspicions everybody and everything. He

says that he has no faith in the newspapers and lays the morning paper down without reading it. He says he cannot believe its news. He has no faith in banks because some bank failed at one time. He has no faith in men and so he declines to do business with them lest he be cheated, and when the entire score is gone over, he has no faith in anything. That man is just beginning to slip back into a failure. He is just beginning to get far enough back that there isn't a chance in the world for him to recover. He then begins to whine about himself and about his chances for making good and bewails the fact that he has no chance. This then is the old story of the world owing the man a living. It has been proven long ages ago that it does not owe any man a living, but it only owes him a chance and a place to work.

It is very sad to see a young man in a position of this kind without ambition, without faith, without the confidence that will carry him along because we expect the young man to continue to go forward. We expect him to attempt such feats as building a bridge to the moon. We expect him to look on the bright and sunny side of life and look for the better qualities in all individuals with whom he comes in contact, because it is out of this material and out of this kind of action in the

early part of life that there comes that store house of material out of which the mature life can be built. The material and energy and knowledge, yes, and the experience stored up at that time, give that material which is needed in after life to build the real substantial structure which makes life worth while. Let the young man continue to work on his bridge to the moon. He is sure to store up enough material out of that work to at least build a wood shed later on. It is the very thing for a young man to have some honorable ambition. Lack of ambition means failure from the start and the young man who is aiming at nothing and who cares not to rise, is already dead. There is no hope for him, only the sexton and undertaker can serve his purpose.

But if it is sad to see a young man losing faith in himself, sometimes I think it is sadder to see a man in middle age beginning to live in the past, beginning to look back at the years that have gone and live entirely on past events. When the mind travels backward all the time there can be very little progress. When the mind is looking back to the days when the body was younger, then the footsteps are surely down hill and almost in every instance, the very thing that has caused this turning downward is the loss of faith in one's self. Whether

that has come about through lack of faith in humanity, or whether it has been bred purely out of the person's own mind, the effect is very little different and the consequence is always the same.

Have you seen a man soured on Society? One of those individuals who tells you how every gathering and every crowd that gets together is for no good purpose, and how it should and would be different if he had the directing of things? One who makes a general complaint against humanity and the things which most people prize as the society of friends? We have all seen an individual of that kind and we have all seen how he fails to fit into any organization or any meeting, in fact, into Society at all. Very quickly do people drop him and leave him entirely out. He is completely ostracized as an undesirable individual. He is unsociable. He has no faith and can expect no faith from anyone else. To take this attitude is to confine one's self to a very narrow, limited scope of territory in one's travels through this world. He gains no pleasure from the society of friends. He makes very few friends. Perhaps one can transact some kinds of business without depending upon Society, without depending

upon friendship, but it surely would be a very cold, unsatisfactory business to most people. Life would not be worth living if one could even gain great riches in the transaction of his business and yet at the same time made no friends, nor built up any faith. Life would surely have a dreary ending for a man of this kind.

I think that it is necessary in order to be successful in business and especially in the selling business, that the salesman have that faith in Society which makes him look on the bright side of the doings of people in his community, makes him take hold of the hand of his friend in the social hour and feel the response of friendship that is outside of business. Surely this is a necessary requisite to the life insurance man.

How can any individual belong to a church and have no faith in its creeds? The creeds and principles of the church are founded on traditions which are centuries old. We cannot know them by our own knowledge—they must come down to us in records and in traditions and we must have faith in these things in order to have any belief in the principles and creeds of the church. We derive our knowledge and our faith in all church matters

and in the foundation of it from the wells of history which are twenty centuries deep. We cannot see the bottom and yet we believe. We believe because those traditions and those historical facts have come down to us through the practices of the ages and besides our conscience tells us right from wrong and we accept the faith of the church without question. The salesman is very much in the same position. He must accept with that faith which goes without question many of the facts which surround his sales. Very often it is impossible for the salesman to have knowledge, actual knowledge and experience, of that phase of his business which probably is his strongest talking point in making his sale, but he has placed confidence in what someone else has told him and that confidence has grown into a faith which builds itself into his very selling arguments and becomes a part of himself. It is just as necessary that he do this as it is that the church member take the faith in his church without question. And the faith to him as a salesman is just as important as the faith to the church member in his religion.

Every true, loyal American citizen has faith in his Government. Away back in the beginning of our Government, Washington had faith in the establishment of the principles

of Government which have come down to the present time. He had such strong faith in those principles that he planted them very firmly at the beginning of our Government. They have proven to be true principles. They have proven to be the principles which have successfully guided our country for a longer period of time as a Republic than any other Government has ever traveled. Those principles were founded directly upon the declaration of faith in humanity which a little body of men had just previously agreed upon and given utterance to, a declaration which "went ringing around the world." Those principles grew and expanded as the Nation grew. To them were added principles which the necessity of the times brought forth and they have kept on growing until the Nation stood head and shoulders above any in all the world and yet it is one of the youngest. Seventy years after these principles were firmly established and started on their way to a successful Nation, the clouds hung dark and low. The great Lincoln kept that faith which Washington had planted and made the Government stronger by stamping out all the principles and ideas which threatened to destroy the Government of Washington. Every time that the Nation and the principles on which it is founded is

threatened, there has been someone come forth as a leader to guide the people out of their danger and back into the national pathway of success. Our own common people who in the recent World War became our soldiers and sailors, again kept that faith of Washington and Lincoln and kept it with their tears and their blood and their lives.

When the United States entered the great World War, she was able through history and experience to take a broader and a better view of war and its consequences than any nation has ever done before. On that day the men in charge of national affairs knew that the war would grow to be a serious affair, that it would take billions of money to finance it, that it would take thousands of lives of individuals to win it, that it would have an end, and that the years which would follow the end of the war were more serious than the time during which it was carried on. Those men, everyone of them, had faith in their Government and so did every other patriotic American citizen. They knew she would come through whatever situation presented itself because it would be handled in a satisfactory manner that would bring results. And it was in those days and with those kinds of views before them that they made preparation, not only for the carry-

ing on of the war, but for the readjustment period which would come after. And as we are just emerging from that readjustment period, we see how wisely they planned and how well they looked into the future. They knew that that period would be the greatest of them all, that if we were not prepared for it there would ride through this land and through all the thickness of our population, hunger and want and starvation and death. There would be failures in business and there would be disgrace to the Nation.

The United States is young enough that it is just at the foot of the hill of success. It is looking forward all the time. It cannot look backward through the years of a like experience which it has had before, but be it said to the credit of the American people that their foresight in business and National affairs is better than any other people in the world. Just as we had that faith when we entered the great World War and brought thousands and thousands of soldiers to defend the Nation, just so we have had the same great faith during the readjustment period.

In the early days of the war, we developed the Federal Reserve Banks which had just been established so that our currency and our money and our business would be stabilized.

And as we emerge from the last days of the readjustment, when prices have dropped from the heights to which no one ever dreamed they could rise, down to the very bottom, it is on this one act of establishing these banks that the faith of the people of the United States has been so well centered that there has been hardly a ruffle of the business waters. It is true that we have had complaint on all hands because of business conditions but these complaints are no worse than we find at any time when there is a falling off of trade. It is true that business men and everybody have had losses, but it is equally true that they took their profits in previous years, but the one great thing that has been apparent through it all is that the people have at no moment been frightened. Had they become frightened there would have been a panic no matter what conditions we had to avert it, but that faith in Government and Government affairs which extends to every home in our land, kept all of our people in the even tenor of their ways with no business failures in the entire country.

Yes, there were a few bank failures in one state. North Dakota had decided that it could stray away from the principles of the Government of the United States and run its own little Nation on socialistic principles, dictated by

a few men with socialistic ideas, and they established a banking system for North Dakota which provided for a central State bank with a capital of $2,000,000.00, and the people of the State and the people of the United States realized that they were outside of the principles of good finance and they could not sell a single one of the bonds of their bank. Yet they tried to transact business on "assumed capital." They went along after a fashion until the readjustment period came and until they needed to have assistance, and then the real test came. Their theory was that they could do business alone. This worked while times were good, and so long as they did not need assistance from anybody they could get along. This is true at all times, but when the time came that they needed the assistance of other banks, the banks who could then give assistance had no faith in them and they could not get the help of one dollar. Then there were bank failures in North Dakota. This proves the theory to an absolute certainty that there must be faith and confidence in the Government in order to have it succeed.

During the readjustment period, faith accomplished it all. When it was demonstrated that the people could not be frightened, that they had perfect faith and confidence in their

Government, then there was no question about the result. If there is no faith, then there is no Government, there is anarchy as there is in Russia today.

A short time ago I stood at the top of the Washington Monument and looked down upon our Nation's Capital. Grouped around within my sight were the many buildings which house the machinery of our Government. In the Navy Yard was a great steel monster which is the awe of all nations. I could see the Treasury Building from which emanates the financial system that has stabilized our Nation and the entire world. All this told to me somewhat of the strength of our Nation and I thought then that it was built out of financial and material strength, and yet I knew that that alone could not make any Nation solid enough that it could live and progress. On the banks of the Potomac, I could see a huge memorial erected to the great martyr President, Abraham Lincoln, and across the river I could see the white gates of Arlington, Fame's eternal camping ground, where glory guards the most sacred ground in all the world, the great silent city of our soldiers' and sailors' dead. And a little distance away over a great White Dome, floated the dearest flag in all the world, the Stars and Stripes, which

has never yet known dishonor or defeat. Then I realized that the sentiment of our people that erects monuments to our great and successful men and the tenderness with which they guard our sacred burial grounds, give another phase to our national existence. And as I stood there I thought of the faith that we citizens have in our country, that faith which has carried it on as a Government and as a Nation. As I saw the common people working below, happy and contented, I knew why this Government of ours has gone on and on as a great and successful Nation. It is the faith of our citizens.

I thought as I stood there I could see the various businesses extending out as the spokes in the great wheel of our National existence, running out as it were from our Nation's Capital to the utmost limits of our land. And it seemed that out one road I could see the mercantile businesses of the Nation, housed in the great business blocks, capitalized with the enormous mass of money which carries on that business, doing a service to our people, selling them the necessities of life, and providing for their comforts in a way that makes ours stand out as the greatest mercantile and commercial Nation in the world. I thought that that business is unsurpassed by the mercantile business

of any other Nation, how proud we should be, and how loyal and faithful our citizens are to that business. They give it their support, they give it their patronage, they make of it a great success.

And I could see out in a different direction, extending across our country, the great railroad business, capitalized and transacted with twenty-five billions of dollars, a great business, lending comfort, and pleasure, and convenience to all the citizens of the country, carrying them from one place to another, carrying the freight for the sale of all articles of farm and commerce, taking its place as one of the great businesses. During the period of the war how well did this great industry serve its Nation, how loyal the citizens were, how much confidence they placed in the institution, how many inconveniences they put up with, how it is coming out of the reconstruction period, and how its rails shine across the continent from ocean to ocean, as the greatest system of which any Nation can boast.

And out another way were the banking houses of this country, into whose doors the citizens daily carry their money and their savings, building up the greatest banking business that any country has. So this system was given a very important part in the

transaction of all affairs during the World War, a great mission in the reconstruction period. It has built itself up and purged itself of all unwise and unfair methods, until it stands forth a great clean arm of our Government without which we could hardly exist. How well have the people patronized this institution, and what faith they have in it, and how they have carried it on and on to its present position as first in the world.

And then down another great White Way, there was a business greater than them all, a business that has done more for humanity than all of the other businesses put together,—the Life Insurance Business. Grouped along this great White Way were more than 300 great institutions towering up to the sky, out of which emanate the great good that life insurance can do, out of whose offices have been sent thirty-five billion dollars of "I promise to pay," this much added to the wealth of the United States; this much added to the savings of its people; this much built up as a great wall against poverty and ignorance; this much built up as a great fortress to protect the homes and people of the greatest Nation of the earth. This business extending out through all the land, stood there shining forth as the greatest business of them all. And out along

the way were the workers which represent this great institution and looking I could see the homes of our people, the homes of our citizens, the homes which are the support of the Nation, and I knew that the strength of our Nation does not lie in the mercantile houses, nor in the railroad companies, nor in the banking houses, nor in the life insurance business, but in the homes of our land. I know that the home is the foundation of it all. I know that if the home is good and happy that the whole Nation is good and happy, that if the homes were destroyed and overthrown, as they are in Russia, that we would have darkness and anarchy. And as I looked away toward the west I could see a quarter of a million of life insurance men, the emissaries of these great Life Insurance Companies, going forth as the good Samaritans of the world, going from home to home to see that everyone of them is protected and kept safe. I could see this life insurance man as he went into the homes that were mortgaged. I could see him as he convinced the owner of that home to protect his loved ones against the day when the mortgage might be foreclosed. I could see the great good that he did in that act. I could see him go into the homes where the father has been taken away, where the family has had a great

struggle to keep a roof over their heads and food for their sustenance. I could see him as he pleaded with and convinced the member of that family who was the support thereof, to protect it against such another disaster. I could see him as he went into the homes where there is a lack of thrift and as he convinced the members of the home to become more thrifty and saving through the forms of life insurance policies. I could see the great good that he was doing. I could see him as he went into the home that is happy in its contentment, where the head of the house is still alive, where there is yet an unbroken circle, and then I could realize that during all the days of his life he has been struggling to strengthen the Nation and I knew he is guided by that same Being who strengthened the arm of Washington in his struggle for independence, and who guided Lincoln in the days which were dark and dangerous. At night time when he came into the home with this unbroken circle, I could realize the strength that lies in the home of our people. I realized that it was there that the power of our Nation began and it was there that its responsibility ended.

I could see him as he went into that house, greeting the grandparents, who probably were tottering in their old age, but who were happy

because they had no fear of poverty, they had the wisdom to protect their old age by life insurance. I could see the son who has grown to manhood and who has taken on the responsibility of the home and built around him that American family which is the backbone and sinew of the best Government in the world. And I could see at his side the wife who has helped in all his trials and hardships in maintaining that home. I could see them around the supper table, all of the children in their proper place, and this man with his strong arms of toil, who has realized his responsibility to his loved ones, calling down God's blessings on his home, and then it seemed to me that there was no mystery why this Government has existed so long as it has. It seemed no mystery to me that at our great Capital there is built the most substantial buildings that the hand of man can build, to house the machinery of our Government, because all of it is built on faith. The faith of one hundred and ten million people makes this Government so solid that it can do anything that the mind of man can imagine.

And then it occurred to me,—do the people of this country have confidence and faith in their life insurance business? I looked again over the great institutions which I have men-

tioned, extending out from our Nation's capital, and said, "If they have faith to build the greatest mercantile businesses, if they have faith to build the greatest railroads, if they have confidence and faith to build the greatest banking business, it is their faith and their confidence which has built the greatest life insurance business in the world." Every life insurance man should get this vision of his business—that it is built entirely through the confidence and faith of our citizens.

EVERY BUSINESS TRANSACTION IS BASED ON FAITH

The pioneers in a country deal with whomever they come in contact with in order to exist. As soon as there is more than one store to deal with, the people select with whom they shall deal, and whenever there is a choice it is their faith and confidence which controls every business transaction. The Indians dealt with William Penn. He got along with them. He made treaties with them, but the Indians murdered almost all of the Colony of Jamestown. It was a lack of faith and confidence in these simple people that caused disaster to the Colony.

Honest faith lasts and carries on. Someone has said that in progress there is the

greatest joy of all,—*the joy of going on.* And it seems to me that that is a great thought,—the thought of going on and on and of accomplishing something. But the man who goes on must have a vision. It has been said that without a vision the people perish and if that is true of a nation it surely is true of the individual. A man without a vision will not get very far in the business world. A long time ago people prided themselves on being hardheaded business men without imagination. We are just as proud of our hardheaded business men today, but we realize that they are men of very great imagination and great vision; imagination to think out the great problems of life and the conditions in which they are liable to be placed and to prepare themselves for the handling of that kind of a situation; hardheaded business men it is true and yet they are men with the greatest imagination that we have. At all times in their business they will be found with their eye to the telescope, looking just as far into the future as possible, preparing the way just as much as it is possible for them to do, so that what they accomplish is done with preparation. They know that "beyond the Alps lies Italy" and that if that is the objective, then they must in some way get across. It takes

their imagination and their vision and their preparation and their strength, and all that they can put into their life, to do their business in a little bit better way than anybody else has yet done it, so that they can be a better success than their competitor. We are proud of the man with imagination today. We recognize him as one who is doing things, who is accomplishing results and who is in the forefront of the men of the Nation.

An element that is necessary in every transaction and especially in every sale, is truth. Truth inspires confidence, and faith out of that confidence erects a great business. Truth in your selling will do more to inspire confidence than anything else. We can remember back to the day when the life insurance man was the man who could talk the most, who could paint the most vivid pictures of misrepresentation, but today the man who carries the title of the best life insurance man in the community, is that man who lays his policy on the family table and shows to the husband and the wife and the children who are growing up that it will protect the entire home, that it is so simple in its truthfulness, that it casts a roof over their entire transactions which will protect them from all the storms of life. Wherever there is faith there

is ease in the transaction because faith sets the mind at rest and it makes the sale. There can be no meeting of minds unless there is confidence and faith between the individuals.

Then you, as a life insurance man, should have just the same kind of faith in your business that you have in your Government. Your Company is built upon the same lines as this great Nation is built. The same general principles enter into its transactions and guide it in its business. If you have faith in your Company, then you will have faith that it will do everything that it promises to do. You know that it will carry out every transaction in every home of every insured that you now call your friend. That every beneficiary will in years to come cast his blessings upon your head because you represent a Company whose sterling worth has carried it on as a perpetual institution, and your Company is a perpetual institution, just the same as your Government is perpetual. It started back at a certain time and it will go on and on for all time, meeting every promise that it has ever made, performing every obligation that it has or ever will have, and doing all the good that it promises to do, all that you promise to your friends that you can do. It is faith that enables it to do

that, the faith of its policyholders—its agents, and its friends.

If you have faith in your Company, you have faith in its methods. You do not continually keep saying that some other method is better, but you enter into the transaction knowing that the people who have laid out the rules and principles of government for the transactions of the business of your Company, have made them the best they know how. You recognize these rules and these methods as the rules you are to follow, and the best that there are until they are changed. You know that all of these methods that have been set up have been made for a reason and that that reason was sufficient for them to be established. If you have faith in your Company, you have faith in its officers and in its representatives. You have that kind of faith which places you above the backbiters and the person who continually picks out the faults of the individual. There never was a church existed in all the world but which was unfortunate enough to have representing it people who were not perfect and yet they did not in any way reflect on the principles of the church. It did not in any way reflect on the principles which caused it to exist and made it a success. I say if you have

faith in your Company, then it is that faith which makes you just a little bit better and bigger than the picking out of an individual and setting up whatever little fault he may have, and thereby proving that your Company is not what it represents itself to be. That kind of faith is no faith at all. The person who judges by that kind of a standard does not get very far and is sure and certain that his views and his judgment will have no effect in changing the policy of the Company. The policy of our Company is bigger than any of us individually and that policy will stand and carry on just like the principles of our Government stand and carry on, no matter who fills the offices.

If you have faith in your Company then you have faith in its policies and the faith in its policies means that you believe and know without question that they will be carried out to the letter. So far as you know, since your connection with the Company, they have been carried out just exactly in that way. Prior to your personal knowledge you know nothing to the contrary, and are told that it has always kept the faith. Therefore your faith must carry with it the belief and a full belief in every promise that is made in every policy

that you sell. If you do not have this perfect faith in these things, then your doubts will make you fail. Your doubts will lead you into entanglements which will involve you to that extent that you cannot make a success in the life insurance business. But faith will help you to make every sale that you have. It will help you to find more prospects. It will help you to build your business bigger. It will make you love your work and your fellow men and nothing yet has ever been invented by any man which will stop or interfere with the man who loves his work.

The life of Christ was a life of faith. It was faith that led the Wise Men across the desert and brought them to the manger in which Christ was laid. It was faith that made these men know that the Saviour of the world had then been born. It was faith that made the learned men listen to the twelve-year-old Christ in the Temple, as He asked them questions which mystified them. It was faith that sent John the Baptist to prepare the way for the Saviour of the world and sent him to his death at the judgment of an unjust king. It was faith that made the blind man see. It was faith that made the sick man well when he had been let down through the roof in front of

Christ as He addressed the people. It was faith that fed the multitude with the loaves and fishes and it was faith that brought the multitude to hear the greatest sermon that was ever preached, the Sermon on the Mount. It was the greatest declaration of faith that was ever uttered to the world when Christ said "Suffer little children to come unto Me," and it was faith that rolled away the stone for the mother of Christ, and as it was faith through the entire life of our Saviour, so it is faith with us from the cradle to the grave. We are born with a faith in humanity, with a perfect faith and trust in all about us and every one of us can remember back to the time when our faith was first shaken. Maybe it was when we lost our faith in Santa Claus, but the faith of children is the simple faith that is given us by the Creator. Then we believe in ourselves, we believe in our parents, we believe in all about us. There is no finer sentiment in all the world than the faith of the mother in the child, that faith which makes her cling to him through thick and thin, which makes her take his part, whether right or wrong. It was this faith which prompted that great poem by Kipling:

MOTHER O' MINE

If I were hanged on the highest hill
Mother o' mine, O mother o' mine!
I know whose love would follow me still,
Mother o' mine, mother o' mine!

If I were drowned in the deepest sea,
Mother o' mine, mother o' mine!
I know whose tears would come down to me,
Mother o' mine, O mother o' mine!

If I were damned of body and soul,
Mother o' mine, mother o' mine!
I know whose prayers would make me whole,
Mother o' mine, O mother o' mine!

No matter in what kind of a situation the child is placed, there is that faith in the mother which makes her take up his cause even with her blood and her life. It is that faith which is based on hope and prayer and all that is good and the faith that carries farther than them all. This same kind of faith extends through all business transactions.

I would say that if you will ground yourself in faith and optimism about your business and if you have the right kind of energy and the right kind of vision, that you will soon have the joy of going on and that joy will bring you greater success and better success than

you have ever had before. If you can make your sales on faith you will build up a confidence among your patrons that will bring you up to success, and if you have the vision of your business that enables you to see its possibilities ahead, then you can live. You can live in that love of faith which will bring you that greatest joy of going on.

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